



newark

Framework for the
Blueprint to End Homelessness in Toronto

Dr. H.A. Bruce's vision for Toronto: "Decent, dignified, healthful"

There must have been more than a few surprised and embarrassed coughs among the genteel elite as they gathered in March of 1934 at a special luncheon to mark Toronto's centennial. Ontario's Lieutenant-Governor, the Hon. Dr. Herbert A. Bruce, used his toast to speak out about appalling conditions in Toronto's slum districts. Dr. Bruce, a founder of the Wellesley Hospital, knew that poor health and premature death stalked the poor of downtown Toronto:

"We have a great and beautiful city that is blessed by honest and efficient government. It is a city enviably situated, a city of fine residential areas, of beautiful buildings, of high standards of citizenship. That is how we see it; but I fear, in all candour one must confess that this city, in common with every large city, has acquired inevitable 'slum districts'. These areas of misery and degradation exert an unhappy environmental influence upon many of our citizens... Would it not be a splendid thing to commemorate this, our hundredth civic year, by the creation of a large and noble plan conceived in a spirit of fellowship? A plan that would mould this city more nearly to our heart's desire, a plan that would recognize the inalienable right of every man and woman and child to a decent and dignified and healthful environment."

His words prompted a quick response. Eight days later, City Council's Board of Control created a 13-person committee to make recommendations for better homes. The Bruce report, delivered seven months later, recognized that brick-and-mortar is only part of urban revitalization. Seventy-two years after his powerful call, there has been both gains and losses. But Dr. Bruce's vision of a healthy city remains to be fulfilled. The Blueprint to End Homelessness in Toronto is dedicated to the spirit of Dr. Bruce's call for action. Through a collaborative process, The Wellesley Institute is engaging the community, government and the private sector to identify the issues and practical strategies, and to take the steps that will lead to healthy and enduring change.



The Wellesley Institute advances the social determinants of health through rigorous community-based research, reciprocal capacity building, and the informing of public policy.

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Executive summary

Homelessness in Toronto has been growing rapidly, almost six times faster than the overall population. In 1960, there were 900 beds in the city's shelter system and 1.6 million people living in Toronto. By 2006, Toronto had 4,181 shelter beds in a city of 2.6 million. The face of homelessness is changing as more families and children line-up for shelter. Homelessness is the most visible sign of a larger urban crisis: The lack of affordable housing directly affects hundreds of thousands of low, moderate and middle-income households, and the impact runs throughout the city. If visible homelessness is the tip of the iceberg, then the affordable housing crisis and deep urban poverty are the huge mass below the water.

Blueprint to End Homelessness in Toronto

The *Blueprint* is a practical plan to move thousands from homelessness to homes, meet the growing need for affordable homes over the next decade, create thousands of new homes annually and provide rent subsidies to tens of thousands of low and moderate-income households. It will engage the federal, provincial and municipal governments, along with partners from the community and business sectors.

Part one: Move the “sheltered” homeless into homes

Every night, about 3,700 women, men and children are crowded into cots, bunks and motel rooms in Toronto's homeless shelter system. This is not only unhealthy and uncomfortable, but it wastes tax dollars. Taxpayers pay two and one-half times as much for homeless shelters as for rent supplements. Shelters cost ten times as much as social housing. A plan to move half the sheltered homeless into homes would require 1,850 rent supplements and would cost the city \$15.5 million annually. That would be offset by the expected \$43 million in shelter savings.

Part two: A comprehensive affordable housing strategy

Crowded shelters are the tip of the iceberg – a visible sign of a deep affordable housing crisis that affects hundreds of thousands of Torontonians. The *Blueprint to End Homelessness in Toronto* sets out a ten-year plan with seven practical steps. The plan sets an annual target of 4,500 new homes, 2,000 supportive housing homes, 8,600 renovated homes, 9,750 rent supplements, emergency relief, eviction prevention and an effective inclusive planning strategy. The combined capital and operating cost would be \$837 million to be cost-shared among the municipal, provincial and federal governments. The return on investment in reduced program spending, along with increased property, income, sales and payroll taxes, would significantly offset the new spending.

Setting out the solutions

The Blueprint to End Homelessness sets out seven policy options:

What is needed	Why it is needed
1 Annual target of 4,500 new affordable homes	Toronto needs 3,300 new affordable homes annually to meet projected population growth; plus another 1,200 new homes to meet the existing need. A target of 25% should be set aside for off-reserve Aboriginal housing under Aboriginal control.
2 Annual target of 2,000 new supportive homes	Special housing designed to meet special physical and mental health needs, including both brick and mortar and support services.
3 Annual target of 8,600 home renovations	Toronto has 173,000 homes that need major or minor repairs. Over 10 years, 8,600 renovations annually would meet the needs of half the homes by targeting low and moderate-income households.
4 Annual target of 9,750 rent supplements	About half the new supplements would go to new homes to ensure mixed-income neighbourhoods, with the rest going to households in existing housing that cannot afford their rent. Toronto's social housing waiting list offers rent subsidies to about 4,000 new households annually. Added to the annual target, 13,750 households would be helped every year.
5 Maintain effective emergency relief	Toronto budgets \$159 million annually for homeless shelters and services (\$105 million from the provincial government) and \$13.5 million for capital improvements. As people move out of shelters, spending can be shifted to long-term initiatives.
6 Effective homelessness prevention strategy	More than 30,000 households faced eviction in 2005 – the most ever in the history of Toronto. As many as two-thirds end up in shelters or among the “hidden homeless”. It's far less costly to prevent evictions.
7 Effective zoning and planning strategy to create 3,300 new low and moderate-income homes	Inclusive planning and zoning tools to effectively use local powers to create mixed-income and liveable neighbourhoods, as in Vancouver and Saskatoon.

The target...	Who is responsible...	Capital	Operating	Funding options...
New supply: 4,500 new homes	City of Toronto to administer funding for community-based non-profit and co-op housing	\$337.5 million	Covered by rents	Current unallocated commitments: \$120m from C-48, \$200m from AHP Other options: Reinvest part of federal housing surplus Federal and Ontario governments to cost-share, with municipal contribution
Supportive housing: 2,000 homes	City of Toronto and Local Health Integration Networks to co-ordinate with community-based providers	\$150 million	\$10 million plus rents	Operating costs: expand Ontario Ministry of Health supportive housing funding
Renovations: 8,600 homes	City of Toronto to administer housing repair initiatives	\$84 million	n/a	Renew and expand federal Residential Rehabilitation Assistance Program
Rent supplements: 9,750 subsidies	City of Toronto and social housing providers to administer new subsidies	n/a	\$60.5 million	Government of Ontario to expand its rent supplement block grant to Toronto, and offset costs with savings from reduced shelter, hospital and jails spending
Emergency relief shelters and services	City of Toronto and community-based agencies	\$13.5 million	\$159 million	Existing funding – already allocated. Current provincial share is \$105m. As shelter population declines, savings can be directed to housing-related initiatives
Prevention: rent and energy banks	City of Toronto and community-based agencies	n/a	\$22.5 million	Increase existing provincial rent and energy banks to prevent evictions
Inclusive planning: 3,300 new low and moderate-income homes	New planning and zoning tools from City of Toronto to regular new housing development	n/a	n/a	Inclusive planning and zoning tools to make sure that 20% of new homes are targeted to the lowest income; next 20% targeted to moderate-income
	Partners: City of Toronto, community and private sectors, federal and provincial governments	\$585 million (\$335.5m already committed; \$249.5m new)	\$252 million (\$160m already committed; \$92m new)	Combined capital and operating: Federal share: \$316.75 million Provincial share: \$417.25 million Municipal share: \$103 million

Counting the cost of “doing nothing”

The cost to people, to our neighbourhoods and the economy, and to taxpayers of “doing nothing” in the face of the affordable housing crisis is huge.

HEALTH COSTS: The death rate for homeless people is eight to ten times higher than housed people of the same age. Health profiles show that the poorest neighbourhoods – those with the worst housing – have the poorest health. Poor housing, poverty and homelessness drive up health care costs.

SOCIAL COSTS: Poor housing and homelessness shatters communities. Poverty is persistent and deep in downtown neighbourhoods, and increasingly in the suburbs. Poor homes, poor neighbourhoods and poor services combine to create poor outcomes.

ECONOMIC COSTS: Toronto’s affordable housing crisis is hurting our economy, as well as undercutting our productivity and competitiveness in the national and global economies.

ADDING UP THE TAX BILL: Poor housing, and homelessness, is costly for taxpayers. Thousands of homeless people are forced to sleep in homeless shelters. Hundreds of homeless people end up in jails. Homeless people and those poorly housed have a higher rate of illness. The average monthly costs of housing and homelessness are: social housing (\$199.92); shelter bed (\$1,932); provincial jail (\$4,333); hospital bed (\$10,900).

GROWING POPULATION, GROWING HOUSING NEED: Toronto’s population is projected to grow by 429,400 people over the next 25 years, which means that the city will need more than 165,000 new homes just to keep pace. The private ownership and rental housing markets are able to meet the housing needs of upper and many middle-income households. But an increasing number of low, moderate and even middle-income households are unable to afford the high rents and high home costs in the private markets.

For more information:

More information on the *Blueprint to End Homelessness*, along with regular updates, new data and ongoing monitoring and assessment is available from The Wellesley Institute.

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TABLE OF CONTENTS

1- Early warning: Canaries then, bed bugs now	2-8
Bad, bad, bad	3
Good, good, good	3
Pattern of neglect as urban plans are launched	3
Housing and health: Making the connection	4
Housing and the economy: Making the connection	5
Federal leadership, provincial partnership required	6
Housing and The Constitution Act, 1867	6
Ongoing federal role in housing	6
Housing in international law	6
New York City blueprint a model	7
Next steps	7
2 - Toronto in 2006: The numbers on supply and affordability	9-35
Toronto's housing sector: primary and secondary	9
Net losses in the primary rental housing market	10
Rented condos slipping as share of secondary rental sector	10
Aging housing stock requires urgent attention	11
Fewer rental vacancies even with higher vacancy rates	12
On the affordability side: Rising rents	14
Affordable rents versus rents that people can truly afford	15
People on income assistance facing huge income shortfall	16
Economic evictions at a record level	16
Energy poverty: Second leading cause of evictions	18
Urban heat: An emerging killer for inadequately housed, homeless	18
Urban aboriginal people: Bearing a major share of the burden	19
The racialization of poverty: The new urban poor	20
Homelessness, housing and health: Drawing the links	20
The current municipal scene: Housing and homelessness	22
Emergency relief: 4,181 beds at 65 shelters	22
Fewer annually – same nightly: Are people stuck in shelters longer?	22
Toronto's homeless count: What does it tell us?	22
The official verdict: 5,052 homeless in Toronto	23
Lots of numbers, lots of questions	23
Toronto's count relies on "snapshot"	24
Toronto's count: Most homeless people are left out	25
"Hidden homeless" left out of Toronto's count	26
Assessing the needs of Toronto's homeless population	26
The 2006 count: Latest in a long series	26
TCHC: One of the biggest landlords in North America	27
Navigating the social housing waiting list	27
Political re-shuffling: New TO housing sub-committee	28
Municipal zoning and planning: Creating inclusive neighbourhoods	28
Looking ahead: Projections show growing housing need	29
Canada: Two decades of erosion of housing funding and policy	29
Federal funding / program cuts (1980s and 1990s)	30
Provincial / territorial funding cuts (1990s)	30
Total – provinces, territories	31
Total – all Canada	31
Emerging patchwork of funding (1999 and following)	31
The current housing landscape in Canada	32
Federal homelessness cuts: Entire program to "sunset"	33
Winter 2006 cuts: Entire \$134.8 million program to be shut down	34
Services / programs funded by federal homelessness program	34
Ontario: What was promised, what was delivered, what's needed	34

3 - Ward-by-Ward Review: What's happening on the streets?	36-37
Little new affordable and subsidized housing in Toronto	36
Ranking the wards: Where's the housing?	37
Seventeen wards are housing "hotspots", three in the "danger zone"	37
4 - What needs to be done?	38-39
Toronto's rich history of housing solutions	38
Action plans from other communities: A tale of three cities	38
The international right to adequate housing	39
Canada has failed in its international housing obligations	39
5 - Blueprint to End Homelessness in Toronto	40-43
Part one: Move the "sheltered" homeless into homes	40
Part two: A comprehensive affordable housing strategy	40
Setting out the seven policy options	41
Creating the matrix: Programs, administration and funding	43
6- Who should take responsibility (and what are the costs)?	44-60
Current municipal spending on housing and homelessness	44
The cost of "doing nothing"	45
Economic and financial benefits of housing investment	46
Costing the solutions	46
Pay now or pay even more later	47
Appendix 1 – key housing studies – 1918 to 2006	48
Appendix 2 - Consolidated list of recommendations	66
Appendix 3 – Ward-by-ward housing and related data	76
Central Toronto: Wards 20, 27, and 28	76
East Toronto: Wards 30 and 32	77
North Toronto: Wards 21, 22 and 26	78
West Toronto: Wards 13, 14, 18 and 19	79
South Etobicoke: Wards 5 and 6	80
Central Etobicoke: Wards 3 and 4	81
North Etobicoke: Wards 1 and 2	82
York Plus: Wards 11, 12 and 17	83
East York: Wards 29 and 31	84
Central Scarborough: Wards 35, 36 and 37	85
North Scarborough: Wards 39, 40, 41 and 42	86
East Scarborough: Wards 38, 43 and 44	87
Southeast North York: Wards 25 and 34	88
Northeast North York: Wards 24 and 33	89
Southwest North York: Wards 15 and 16	90
North-central North York: Wards 10 and 23	91
Northwest North York: Wards 7, 8 and 9	92
Appendix 4 – The International Right to Adequate Housing	93

1- EARLY WARNING: CANARIES THEN, BED BUGS NOW

One hundred years ago, coal miners took a canary in a cage into the mineshaft. The tiny birds were sensitive to toxic gases and became a vital early warning system for miners. The canary in the mineshaft has emerged as a potent symbol of caution.

In Toronto at the start of the 21st century, a rather less pleasant creature has become the portent of a growing crisis among homeless people and low-income households. Cimex lectularius – known commonly as the bed bug – literally leapt into public awareness in 2001. These “wingless, blood-sucking parasites” spread quickly through homeless shelters and inadequate housing, according to University of Toronto entomologist Dr. Timothy Myles.

“Blood-sucking habits” of bed-bugs

“The rise of bed bugs is a concern for many reasons. First, the nocturnal blood-sucking habits of the bugs induce anxiety, worry, stress, and sleeplessness for those infected... At the same time, the potential of bed bugs for spreading diseases cannot be overlooked... Finally, bed bugs may be a biological indicator of changing social conditions and might foretell the resurgence of other ectoparasites such as lice and fleas and their associated diseases.”

Dr. Timothy Myles, *Bed Bugs in Toronto*, 2003¹

Homelessness has had a devastating impact on Toronto. More than 30,000 women, men and children crowd into the city’s homeless shelters annually². Many thousands more sleep on the streets or join the ranks of the “hidden homeless”. There are about 70,000 households on Toronto’s social housing waiting list³. And, on the brink of homelessness, are 150,000 households paying more than half their income on shelter⁴.

Homelessness and insecure housing are triggering a health crisis: The lack of safe, affordable housing leads to increased illness and premature death⁵. But it’s not just the homeless and inadequately housed who are suffering. Toronto’s affordable housing crisis is disrupting neighbourhoods and

threatening the city’s competitiveness in the international economy. It is costing taxpayers \$159 million annually for homeless shelters and services.

Homelessness has been growing rapidly, almost six times faster than the overall population. In 1960, there were 900 beds in the city’s shelter system and 1.6 million people living in Toronto⁶. By 2006, Toronto had 4,181 shelter beds in a city of 2.6 million⁷. The face of homelessness is changing as more families and children line-up for shelter. The biggest increase came after 1994 – as the federal government cancelled new funding for affordable housing and the Ontario government followed suit.

Homelessness a “national disaster”

On October 28, 1998, Toronto City Council adopted a call from the Toronto Disaster Relief Committee to declare homelessness a national disaster. On November 22, 1998, the mayors of more than one dozen of Canada’s largest cities endorsed the campaign. Why name it a disaster? The impact is huge. Toronto’s Homeless Memorial at the Church of the Holy Trinity lists almost 500 homeless deaths in recent years. Under federal and provincial law, when mayors declare a local disaster, senior levels of government are expected to offer emergency assistance and long-term support for re-building. The disaster declaration was designed to draw attention to the profound problems of growing homelessness and to re-enlist the senior levels of government as partners in the solutions.

Homelessness is deadly for the homeless. It is also the most visible sign of a larger urban crisis: The lack of affordable housing directly affects hundreds of thousands of low, moderate and middle-income households, and the impact runs throughout the city. If visible homelessness is the tip of the iceberg, then the affordable housing crisis and deep urban poverty are the huge mass below the water.

Homelessness is deadly

“Homeless women 18–44 years of age are 10 times more likely to die than women in the general population of Toronto... Among men using homeless shelters in Toronto, mortality rates were

8.3, 3.7 and 2.3 times higher than the rates among men in general population aged 18–24, 25–44 and 45–64 years respectively.”

Angela M. Cheung, Stephen W. Hwang, CMAJ,
April 13, 2004

Bad, bad, bad

Toronto’s affordable housing crisis delivers a one-two-three punch:

- **bad for people.** Homeless people, and those suffering from inadequate housing and deep poverty, have higher rates of disease, and they die at a younger age than the properly housed. Homeless people, and the under-housed, find it harder to get or keep good jobs.
- **bad for the community.** Toronto’s first study on rundown housing (1918) noted the direct relationship between poor neighbourhoods and a high number of juvenile court cases⁸. The links between certain types of crime and urban slums have been studied since then. A steady stream of reports from banks and business groups has noted that Toronto’s affordable housing crisis is putting a brake on the city’s economic competitiveness.
- **bad for governments.** Homelessness and the housing crisis are costly to governments. Direct costs (shelters and services) plus indirect costs (health care, policing and jails) are large and growing.

Shelters cost almost eight times more every night than social housing

It costs Toronto an average of \$63.52 a day to pay for a shelter bed for a homeless person⁹—significantly more than the average daily cost of a federally-subsidized housing unit at \$8.86¹⁰.

Good, good, good

Toronto has a rich history of detailed studies on housing issues and solutions. There is a great deal to learn from this record:

- **good for people.** Good quality, affordable housing leads to better health, and allows people to participate fully in the life of the city, including good jobs.
- **good for the community.** Housing development generates jobs in the construction and related trades, and is considered one of the most effective engines in a local economy. Good quality, affordable housing attracts industry and economic opportunities.
- **good for government.** The cost to government of health care, policing and emergency relief for the homeless is higher than the cost to government of housing and support programs.

Pattern of neglect as urban plans are launched

A review of Toronto’s urban history shows a tragic pattern: Important initiatives are launched, but with little or no ongoing assessment or monitoring. That happened following the release of the 1918 Bureau of Municipal Research plan to improve conditions in the rundown “Ward” district, the first major housing study in Toronto, and the pattern has been repeated many times since then. Many positive changes have been prompted by reports and studies of the past, but the lack of effective ongoing evaluation has been a consistent flaw.

Dr. Anne Golden, chair of the Toronto Mayor’s Homelessness Action Task Force of 1999 (the most extensive review of homelessness and housing in the city’s history), understood this reality. Her first recommendation was that Toronto appoint a homeless facilitator. Dr. Golden said:

¹ See Appendix 1, number 34

² Toronto Shelter, Support and Housing, 2006

³ Toronto Shelter, Support and Housing, 2006

⁴ Statistics Canada, Households Paying More than 50% of Income on Rent, 2001 Census

⁵ See, for instance, *Housing and Health, Public Health Implications of the Crisis in Affordable Housing*, October 1984

⁶ Social Planning Council of Metropolitan Toronto, 1960; Statistics Canada

⁷ Toronto Shelter, Support and Housing, 2006; Statistics Canada

⁸ Bureau of Municipal Research, *What is ‘the Ward’ going to do with Toronto?*, 1918.

⁹ Toronto Shelter, Support and Housing Administration, 2006.

¹⁰ Canada Mortgage and Housing Corporation, 2005

“We need to have someone in charge to bring focus and provide public accountability, and therefore recommend the appointment of a facilitator for action on homelessness. The facilitator should be appointed for a five-year term, and will establish priorities, define action plans, track progress, produce an annual report card, and report to the Mayor and Council¹¹.”

A number of 105 recommendations from the Golden task force were adopted in whole or in part, but the appointment of a facilitator was rejected by City Council.

Housing and health: Making the connection

Homelessness and inadequate housing are bad for your health. A World Health Organization technical meeting in November of 2005 linked a wide range of health effects to poor housing – everything from asthma and other respiratory diseases to mental health, cold and heat-related injuries, cognitive defects and cancer¹².

The health effects of homelessness and housing have been extensively studied in Toronto, and many of those reports are included in the key housing studies from 1918 to 2006 in Appendix 1. It is no surprise that two of key housing initiatives in Toronto were launched by medical doctors:

- Dr. Charles Hastings, Toronto’s first Medical Officer of Health, identified as an urgent priority the need to improve housing conditions in the Ward, a slum in the area of downtown Toronto where New City Hall is now located. His call for action led to the Bureau of Municipal Research’s 1918 housing action plan.
- Dr. Herbert Bruce, a founder of the Wellesley Hospital and Lieutenant-Governor of Ontario, raised the alarm about the urban slum then called Moss Park, in the neighbourhood that is now occupied by the Regent Park public housing project. His work led to the Bruce Report of 1934 and the redevelopment of the neighbourhood.

Healthy Toronto 2000 was a high-water mark in health policy planning in Toronto, and helped spur the growth of the global healthy communities’ movement. The initiative was spurred by Toronto’s Board of Health, which posed this question: “What needs to be done to make Toronto a healthy city?”

The Healthy Toronto 2000 report released in September of 1988, and adopted by Toronto City Council on January 12, 1989, remains an important outline of the key determinants of health, along with practical and specific strategies. Many of the proposals were enacted, although some have since been scaled back.

Some of the other Toronto studies¹³ that have linked poor housing and ill health (and premature death) include:

- the Toronto Department of Public Health’s 1984 study – *Housing and Health: Public Health Implications of the Crisis in Affordable Housing*
- the Toronto Union of Unemployed Workers’ public inquiry in 1987 – *Report of the Inquiry into the Effects of Homelessness on Health*
- the Street Health report from 1992 – *A Study of the Health Status and Barriers to Health Care of Homeless Women and Men in the City of Toronto*
- the Clarke Institute of Psychiatry’s 1998 review – *Mental Illness and Pathways into Homelessness: Findings and Implications, Proceedings and Recommendations*
- Dr. Stephen Hwang’s 2001 study – *Homelessness and Health*, and
- Street Health’s 2002 study – *Homelessness, Drug Use and Health Risks in Toronto: The Need for Harm Reduction Housing*.

Affordable housing: Smart economic policy

“Housing is a necessity of life. Yet, after ten years of economic expansion, one in five households in Canada is still unable to afford acceptable shelter—a strikingly high number... [The lack of affordable housing] is steadily gaining recognition as one of Canada’s most pressing public-policy issues. We are used to thinking of affordable housing as both a social and a health issue... In study after study, researchers have shown that a strong correlation exists between neighbourhoods with poor quality housing and lower health outcomes. However, working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing

can be a major impediment to business investment and growth, and can influence immigrants' choices of where to locate."

TD Economics, *Affordable Housing in Canada*, 2003

Housing and the economy: Making the connection

The Toronto Board of Trade, which represents private business organizations, has been outspoken on affordable housing. In its 2003 report¹⁴ (*Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*), the board offered this answer to the question "why affordable housing matters to the business community":

"Affordable housing is one of the major factors in creating an attractive, liveable and competitive city. Along with other infrastructure components, it determines whether or not businesses locate or expand their operations here and influences the willingness of employees and their families to move to or remain in the city. A lack of affordable housing often leads to other social problems, including homelessness and crime, as well as a general deterioration in the quality of city life. Among many other problems, it has important consequences for the desirability of Toronto as a tourist destination and major convention centre. Ultimately, it affects the success of all businesses in the Toronto area and our collective opportunities as employees and citizens. There are many practical reasons why the supply of affordable housing is important to Toronto's business community:

- Affordable housing is a strong selling point for attracting and retaining employees. Toronto competes with some 300 international city regions and many smaller centres for investment, new business and employees. The cities that attract the best and the brightest people are*

those that successfully leverage their competitive advantages – housing being one of them. People will flock to a city that offers a good supply and mix of housing that people of varying occupations and income levels can afford.

- Toronto must be able to house people who provide essential services. The people most affected by Toronto's affordable housing crisis are lower income earners who provide important services. These include employees from a broad range of business sectors. Toronto cannot afford to provide such valuable employees and their families with anything less than adequate and affordable housing.*
- Businesses in Toronto must remain competitive with respect to labour costs. As housing costs rise, so must wages. To stay competitive with other global companies, firms in Toronto must be able to keep their wage bills reasonable.*
- Businesses need healthy and productive employees. Businesses pay a high cost in terms of lost productivity, absenteeism and illness when employees are forced to commute long distances to work or are constantly worried about living costs and living accommodations.*
- Affordable housing represents a partial solution to Toronto's growing traffic problems. More than 70 per cent of major highways in the GTA are now congested in peak periods, resulting in serious delays in business deliveries and significantly increasing businesses' transportation costs. Moreover, congestion is forecast to increase dramatically throughout the region over the next twenty years. The Board estimates that the cost of congestion to businesses could reach \$3 billion annually, or 1.3 per cent of regional GDP by 2021.¹³ More affordable housing in the city represents a partial solution to this growing problem."*

¹¹ Anne Golden's text on the release of the Homeless Action Task Force Report, January 14, 1999

¹² Report on the WHO technical meeting on quantifying disease from inadequate housing, Germany, 28-30 November, 2005

¹³ See Appendix 1 for abstracts of these studies

¹⁴ For more on this study, see report 32 in Appendix 1.

Federal leadership, provincial partnership required

Toronto has the biggest population of any city in Canada and it would be expected that Toronto would have the largest housing and homelessness numbers. But voices as diverse as the United Nation's Committee on Economic, Social and Cultural Rights, the Federation of Canadian Municipalities, TD Economics and the National Housing and Homelessness Network all agree that housing and homelessness are national problems. Smaller cities, towns, rural, remote and Northern communities have all experienced increased homelessness and the underlying affordable housing crisis in recent years.

The federal withdrawal from housing funding and programs began in the 1980s, and accelerated in the 1990s. After the federal budget of 1996 announced plans to download federal housing programs to the provinces and territories, Canada became one of the few countries in the world without a national housing strategy.

Housing and The Constitution Act, 1867

Canada's founding document, *The British North America Act* of 1867 (now called *The Constitution Act 1867*, after it was combined with the *Charter of Rights and Freedoms*), doesn't mention housing. There are other important areas that were not contemplated, such as foreign affairs. For the first 40 years, Canada's foreign affairs were handled by Britain. The first Department of External Affairs was established in 1909 by Sir Wilfrid Laurier.

The 1867 constitution assigned "property and civil rights in the province" to provincial jurisdiction, which includes ownership and use of land. But housing isn't simply about property ownership. It includes wide social and economic concerns. Section 91 assigns the residual power (the responsibility "for all matters not coming within the classes of subjects by this act assigned exclusively to the legislatures of the provinces") to the federal government.

The Charter doesn't mention housing, but s6 guarantees mobility rights, s7 the right to life and s15 equality rights. In international law, the right to housing is linked to these other rights. The

Charlottetown Accord of 1992 named "housing" and assigned it to "exclusive provincial jurisdiction". This accord was rejected by voters in a national referendum and never enacted.

Ongoing federal role in housing

The federal government – with the support of the provinces, and sometimes with provincial cost-sharing – has had a strong role in housing since the creation of the Central Mortgage and Housing Corporation (now Canada Mortgage and Housing Corporation) in 1946.

The federal role continued to grow over the next 40 years. The federal government has funded more than 600,000 affordable homes. It continues to support more than 630,000 subsidized households, and administers a variety of housing rehabilitation and homelessness initiatives.

After 1984, the federal role began to decline. From 1984 to 1993, the federal government cut almost \$2 billion from housing programs. In 1993, it cancelled funding for new units. In 1996, the federal government downloaded administration of most federal housing programs (except for co-ops) to the provinces and territories. In 1998, the federal government amended the *National Housing Act* to reduce the role of CMHC in affordable housing initiatives.

The decline in the federal role in housing coincided with an increase in homelessness reported in major Canadian cities in the mid to late 1990s. The federal government, some provinces and territories and some municipalities have responded with a patchwork of housing funding and programs. There are no national standards or targets. There is no co-ordination. Canada remains the only major country in the world without a national housing strategy.

Housing in international law

The federal government has an obligation, in international law, to ensure all Canadians have access to housing. The primary source of the international right to housing is Article 11 of the *International Covenant on Economic, Social and Cultural Rights* which states:

“The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent.”

The international right to housing appears in other legal instruments that Canada has signed including: The Universal Declaration of Human Rights, the Convention on the Elimination of All Forms of Discrimination Against Women, Declaration on the Right to Development, Convention on the Rights of the Child, the Vancouver Declaration, the Istanbul Declaration and the Habitat Agenda. General Comment #4 of the United Nations Committee on Economic, Social and Cultural Rights (1991), contains a detailed outline of the international right to housing.

Canada’s compliance with the Covenant, is reviewed every five years by a special committee of the United Nations and also by the United Nations Special Rapporteur on the Right to Adequate Housing. The most recent U.N. review was released in May of 2006. The committee warned that the federal government has a responsibility to make sure that provinces, territories and municipalities are aware of the federal responsibility to meet its international obligations:

“The Committee reiterates its recommendation that the federal government take concrete steps to ensure that Provinces and Territories are made aware of the State party’s legal obligations under the Covenant, that the Covenant rights should be enforceable within Provinces and Territories through legislation or policy measures, and that independent and appropriate monitoring and adjudication mechanisms be established in this regard. In particular, the State party should establish transparent and effective mechanisms, involving all levels of governments as well as civil

society, including indigenous peoples, with the specific mandate to follow-up on the Committee’s concluding observations.”

The *Blueprint to End Homelessness in Toronto* provides a detailed and practical policy prescription for housing and homelessness in Canada’s largest city. But, a successful solution will require the leadership of the federal government, along with engagement of the provincial government, the City of Toronto, the community and private sector.

New York City blueprint a model

The Wellesley Institute launched its *Blueprint to End Homelessness in Toronto* in the spring of 2006 after reviewing the plan developed in New York City in 2002. We have assessed housing and homelessness plans in communities from Red Deer to Waterloo Region. International experts were contacted. A reference team including experts and advocates from the community, government and the private sector has been consulted. We’ve dug deep into Toronto’s history to recover key lessons. We have collected a large amount of data that tells the story of Toronto’s current housing crisis, and projects the numbers into the future.

Next steps

The goal of this framework document is to lay the foundation for the *Blueprint to End Homelessness* in Toronto which is expected, in turn, to spur action and lead to positive change. Just as the crusading work of Toronto’s first Medical Officer of Health, Dr. Charles Hastings, led to two of the city’s first affordable housing projects¹⁵; the outspoken advocacy of Ontario’s Lieutenant-Governor during the Great Depression, Dr. Herbert Bruce, led to the redevelopment of the appalling Moss Park district; and the effective housing policy work by University of Toronto housing experts Humphrey Carver and Albert Rose led to local and national gains; the intent of the *Blueprint* is to lead to positive urban change and a better Toronto and to encourage housing solutions in other communities across Canada.

¹⁵ The Spruce Court Apartments on Spruce Street in Cabbagetown and the Bain Apartments in Riverdale were developed starting in 1914 as among the first affordable housing projects in Toronto. They have been preserved as affordable housing until today. Both converted to resident-owned housing co-operatives.

The *Blueprint* and the framework are part of a process that sets out specific actions and targets, and recommends ongoing actions and monitoring.

There is good news on the housing and homelessness front:

- Toronto has a rich and successful history in meeting the housing needs of its residents
- Toronto has significant zoning and planning powers
- the city's municipal budget is larger than the annual budgets of many Canadian provinces
- the city's planning and revenue powers have been increased with the recent passage of the *City of Toronto Act* by the Ontario government
- many partners in the community and private sectors are ready to start building
- plenty of good plans developed in Toronto over the past century continue to offer important solutions on housing and homelessness
- opinion polls show that Torontonians want to see housing and homelessness solutions
- many politicians at the local, provincial and national level are committed to these solutions, and
- Toronto is set to receive more than \$120 million in housing funding authorized by Parliament in 2005 and allocated by the 2006 federal budget.

Recent studies by municipal, community and private sector groups agree on the key elements of a made-in-Toronto housing strategy:

- a new supply of good quality, affordable homes is needed to meet present and future needs
- inclusive zoning and planning policies are needed to create vibrant, healthy mixed-income neighbourhoods
- significant funding is needed to upgrade aging and deteriorating existing stock
- support services are needed to help some people access and maintain their housing
- special affordability measures (rent supplements, or rent-geared-to-income subsidies) are needed for low and moderate-income households
- prevention strategies are needed to slow the

number of evictions and help people maintain their current housing, and

- emergency relief is needed for homeless people to provide immediate support and help them make the transition to permanent housing.

The Wellesley Institute will continue to work with a *Blueprint* reference group, along with municipal politicians, community and business leaders, housing advocates and experts and people who are homeless and under-housed, to press for effective and efficient solutions.

Resource material on the *Blueprint* project, and on housing and homelessness, is posted in the public policy section of the Wellesley Institute web site at www.wellesleyinstitute.com/theblueprint

Readers are invited to share their ideas and observations.

Working together, and with the support of senior levels of government, the people of Toronto can get the healthy, equitable neighbourhoods that they need and deserve.

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2 - TORONTO IN 2006: THE NUMBERS ON SUPPLY AND AFFORDABILITY

The first stage in the *Blueprint to End Homelessness* is to assess where Toronto is today, including the two most important aspects of housing policy:

- supply (the number and condition of dwellings), and
- affordability (the cost of housing and household incomes).

Toronto's housing sector: primary and secondary

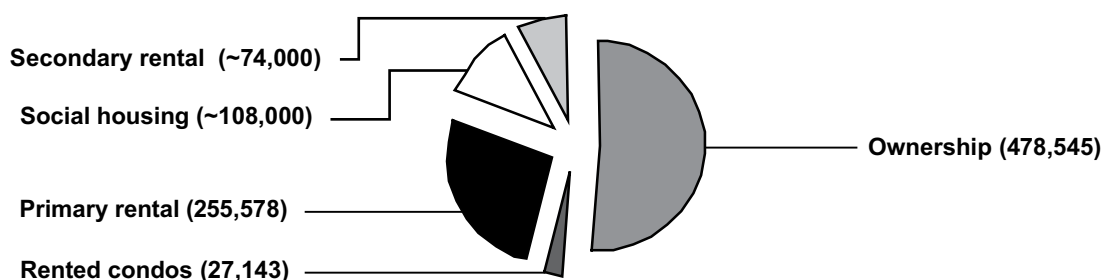
Toronto's housing sector is divided into several parts:

- ownership (including single-family homes and condominiums),
- primary rental sector (rental housing owned by private landlords and sometimes called the "conventional rental sector),
- secondary rental sector ("non-conventional" rental housing, including rented single-family homes and condominiums, legal and illegal accessory apartments and secondary suites), and

- social housing (including government-owned and managed housing, community-based non-profit housing and resident-owned and managed housing co-operatives).

It's difficult to get an exact picture of Toronto's housing sector. There are no definitive ongoing surveys of the non-conventional rental sector. The last major review, in the year 2000, estimated that 35.8% of Toronto's rental housing was in the secondary sector¹⁶. The 2000 Census reported 943,080 occupied private dwellings in Toronto. A total of 478,545 (or 50.7%) were owned, and 464,535 (49.3%) were rented¹⁷. That year, the primary rental sector for Toronto was set at 255,578¹⁸. There were an estimated 108,000 social housing units¹⁹, leaving about 100,000 dwellings in the secondary market (including 27,143 rented condominiums²⁰). These numbers likely undercount the number of secondary suites and accessory apartments in the secondary rental market, but they offer a snapshot of Toronto's housing sector.

Toronto's housing sector - 2001



¹⁶ The Starr Group, Secondary Rental Market Study, for the Ontario Ministry of Municipal Affairs and Housing and Canada Mortgage and Housing Corporation, April 2000

¹⁷ Statistics Canada, 2001 Census of Canada

¹⁸ Canada Mortgage and Housing Corporation, 2001 Rental Market Report

¹⁹ Toronto Shelter, Support and Housing and Co-operative Housing Federation of Toronto

²⁰ Canada Mortgage and Housing Corporation condominium reports

Net losses in the primary rental housing market

After more than doubling from the 1950s to the late 1980s, Toronto's primary rental housing market has been shrinking slightly in recent years, even as the overall population increases and the need for rental housing remains high. There was a net loss of 1,095 private rental units from 2004 to 2005, and a loss of 3,259 units since 2001²¹.

There were 887 new rental units completed in Toronto in 2005²². New private rental construction has been extremely low from 1995 on. In the first five years of the 1990s, new rental completions averaged just over 2,500 units per year, except for 5,856 rental units completed in 1993²³.

The biggest drop in new private rental housing started in the year 1973²⁴, and was mainly due to investment decisions by developers and landlords in the early 1970s. They shifted investments from new and existing rental residential to other forms of residential and commercial real estate (including shopping malls). The federal government also made changes to tax laws that are blamed for discouraging rental investment.

The date is significant because the withdrawal of investment happened two years before the provincial Conservative government proclaimed the first rent regulation laws for Ontario. Landlord lobbyists often blame rent regulation for stalling new rental construction, but the downturn began well before the legislation was even contemplated.

One key reason for the net loss in private rental housing in Toronto has been the demolition and conversion of rental housing. In 1998, the *Ontario Rental Housing Protection Act* was repealed by the provincial government. This law gave Toronto significant powers to control the loss of rental housing. Since 1998, the City of Toronto has attempted to control demolitions and conversions using its local planning powers. Developers have challenged the municipalities' legal right to control evictions and conversions at the Ontario Municipal Board and in the courts.

Since 1998, Toronto has approved applications for the demolition of about 3,500 rental units (including 2,315 in the public housing redevelopments at Regent Park and Don Mount Court), and is

considering applications to demolish another 700 units. The city has approved the conversion of 500 rental units to condominium and has refused or is reviewing condo conversion applications for another 2,500 units²⁵.

The new *City of Toronto Act*, recently passed by the Ontario Legislature, gives the city new powers to limit demolition and conversion.

Rented condos slipping as share of secondary rental sector

Toronto's condominium market has been booming in recent years. Completions of new condo apartments started to climb in the late 1990s. The apartment condominium "universe" has grown from 113,100 units in Toronto in 2002 to 137,410 units in 2005 – that's a 21% increase in three years²⁶. While most condominiums are bought by the people who intend to live in them, some are acquired by investors who rent out the unit. Some housing analysts say that rented condos act as a "safety valve" on the private rental market. These units don't get counted as part of the Canada Mortgage and Housing Corporation's "private universe" (or primary rental market), but they do provide rental housing and offer some relief to the primary rental market.

Number of condo rentals drop as rents increase

The number of rented condo apartments has fallen from 27,551 in 2004 to 27,143 in 2005. The vacancy rate for rented condos has fallen from a painfully low 1.1% to and even worse 0.8% over that same period. It is hard to track rents in this market, but a study in 2002 found that rents in condo apartments were climbing as fast as or even faster than those in the primary rental market. That study also revealed that the number of condos renting for less than \$1,000 per month dropped by 28% over a two-year period – signalling a dramatic drop in affordability.

In 2005, there were an estimated 27,143 rented condominiums in Toronto. That is a significant decrease from the high of 35,401 rented condo apartments reported in 1991. As the overall number of rented condo apartments has declined, the percentage of rented condominiums in the condominium market has fallen more dramatically²⁹.

The decline signals that the booming condo market is not likely to provide much relief to beleaguered renter households.

The rest of the secondary rental market – secondary suites, accessory units and other rental properties – is difficult to track, since many of the units are either illegal or substandard under municipal rules. However, a study of newspapers ads for rental properties during the three years ending in 1999 reported that the number of ads fell³⁰. Since this was the time when vacancies in the conventional rental market were declining, it appears as if trends in the primary rental market are tracked in the secondary market. In particular, the number of rental units available for less than \$1,000 is likely declining, as rents in both the conventional and secondary rental markets increase.

Aging housing stock requires urgent attention

In addition to new supply to keep pace with population growth and the growing need for affordable housing, Toronto's existing housing stock is aging and requires increased funding. Three observations:

- as housing ages, there is a natural need for maintenance and repair work to deal with aging and wear and tear
- a good deal of housing occupied by low-income households was built to a lower standard initially, which increases the need for rehabilitation, and
- much of the low-income housing stock – both in the private and public sectors – have been poorly maintained over the years, which further increases the need for upgrades.

More than 80% of Toronto's rental housing (which provides most of the housing for low, moderate and middle-income households) is more than two decades old³¹. Almost 11% of Toronto's rental

housing needs major repairs. Another 26% requires minor repairs. About 2% of the rental housing built since 1996 requires major repairs, but 9% of the units built from 1971 to 1980 require major work and 16% of the housing built before 1945 needs major repairs.

Number of rental units needing repairs³²

Total rented dwellings	464,535
Major repairs	52,000
Minor repairs	121,000

It is difficult to put a dollar amount on the capital and ongoing maintenance costs to bring those buildings up to a proper standard. The costs in low-rise and single-family rental properties would be less than in high-rises, where there are more elaborate building systems (including elevators).

A 1992 study for the City of Toronto by Hemson Consulting noted that the city's high-rise rental buildings are in urgent need of rehabilitation³³. Almost two-thirds of Toronto's high-rise rental buildings were built in the 1960s and 1970s. The Hemson report warns that aging housing requires urgent attention. A three-part, ten-year conservation strategy was proposed that was estimated to cost (in 1991 dollars) \$391 million, plus an additional \$38.5 million in annual maintenance costs. The study put the average cost per unit for necessary repairs at \$8,600 per unit for the oldest buildings (pre-1950s), dropping to \$1,400 for the newer structures.

In 1997, Canada Mortgage and Housing Corporation initiated a new survey of Toronto's high-rise stock by making a detailed assessment of 63 buildings that were representative of the entire high-rise universe. The CMHC study put the average cost per unit for repairs at \$7,474. The actual costs varied from a low of \$124 per unit to a high of \$21,258³⁴.

²¹ Canada Mortgage and Housing Corporation, Rental Market Reports 2001, 2004, 2005

²² Canada Mortgage and Housing Corporation, CHS Rental Market Survey, 2005

²³ Canada Mortgage and Housing Corporation, various years

²⁴ Canada Mortgage and Housing Corporation, Canadian Housing Statistics

²⁵ Demolition and conversion numbers from City of Toronto City Planning Division, 2006

²⁶ 2005 Condominium Report, Greater Toronto Area, Canada Mortgage and Housing Corporation

²⁷ Ibid

²⁸ The Starr Group, Secondary Rental Market Study, for the Ontario Ministry of Municipal Affairs and Housing and Canada Mortgage and Housing

Corporation, April 2000

²⁹ 2005 Condominium Report, Greater Toronto Area, Canada Mortgage and Housing Corporation

³⁰ The Starr Group, Secondary Rental Market Study, April 2000.

³¹ 2001 Census of Canada, Statistics Canada. Note: the numbers are for the Toronto Census Metropolitan Area, which includes the City of Toronto plus some of the surrounding suburban municipalities.

³² Statistics Canada, Census of Canada, 2001

³³ Hemson Consulting, City of Toronto High-Rise Conservation Study, November 1992. The abstract from this study is item 15 in Appendix 1.

³⁴ CMHC, Condition Survey of Toronto's High-Rise Rental Stock, Technical Series 99-104, 1999

Who pays for necessary repairs?

Toronto's aging private housing stock urgently requires repairs and maintenance, but who should pay the bill? A 1992 study estimated that the cost for necessary upgrades to high-rise units ranged from \$7,000 to \$14,500 per apartment. If that cost is passed directly to tenants, it would add from \$75 to \$1,200 to the monthly rent³⁵.

A more recent study of Toronto's social housing stock shows significant repair needs. Much of the city's government-built and managed public housing stock was built in the 1950s and 1960s. It was built to a low standard and has been poorly maintained over the years.

Most of Toronto's co-op and non-profit housing stock was built from the 1970s to the mid-1990s, and each project includes a capital reserve fund to cover the cost of future maintenance and repairs. However, social housing providers report that provincial decisions starting in the early 1990s to cut contributions to capital reserve funds have left these funds short of the levels that are needed to cover the inevitable and necessary long-term costs (such as replacement of roofs, major building systems and other capital items).

The immediate repair bill for Toronto's social housing stock was estimated at \$224 million in 2004. Planned spending cut the deferred maintenance bill to an estimated \$140 million by the end of 2005³⁶.

Toronto administers a federal housing upgrade program called the Residential Rehabilitation Assistance Program. RRAP is a decades-old plan that gives funding to private and social housing providers to help them upgrade properties. In 1999, the federal government increased funding for RRAP and expanded the program to allow RRAP funds to be used to convert derelict buildings into affordable rental housing.

In late 2005, RRAP was extended for one-year only. If the federal government doesn't announce new funding, then the federal housing rehabilitation program will "sunset" at the end of fiscal 2006 (March 31, 2007).

Fewer rental vacancies even with higher vacancy rates

The rental vacancy rate – the percentage of vacant units in the rental market – is used as an indicator of the relative health of the rental sector. A higher vacancy rate is called a "renters' market" because, at least in theory, more vacancies means that tenants can move out of unacceptable accommodation (housing that is too expensive or substandard) and therefore tenants have more bargaining power. A lower vacancy rate is called a "landlords' market" as landlords are able to pick and choose tenants, and raise rents because of increased demand.

There are concerns with relying heavily on rental vacancy rates as key indicators because:

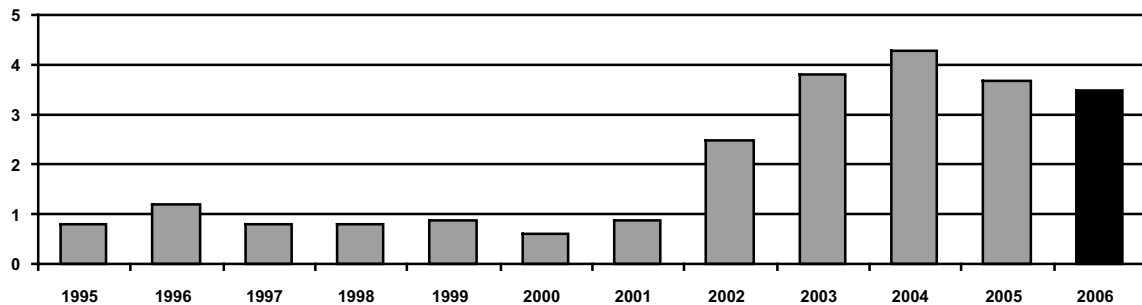
- the most commonly-used rental vacancy numbers are produced annually by Canada Mortgage and Housing Corporation and only measure part of the rental sector (the primary rental sector). There is no reliable measure for the entire rental sector.
- experts, academics, landlord lobbyists and housing advocates all have different numbers for an acceptable rental vacancy rate, ranging from 2.5%³⁷ to 6%³⁸.
- the market model of supply-demand does not operate efficiently in housing because tenants are not able to move quickly and constantly to take advantage of vacancies, and landlords are not able to lower rents to meet reduced demand. As economists have noted, there "price-sensitive thresholds" that price low-income households out of the market.

Market advocates says that a higher rental vacancy rate will lead to lower rents, but that has not happened in Toronto. The increase in rents have slowed since 2002 (when vacancy rates started to increase), but average rents have not fallen even with increased vacancies. Landlords have offered some incentives (such as one month's free rent), but most of these incentives have been at the upper end of the rent scale. Those who most need a break from record rents (lower income households) are not benefiting from market-based incentives.

Despite these concerns, the annual CMHC rental market survey (which measures rental vacancies and average rents in the primary rental market) receives detailed attention when it is released. The numbers are released in a variety of forms for

17 zones within the City of Toronto. Overall, the numbers over the past decade show a peak in the rental vacancy rate in 2004, followed by a drop last year and another drop forecast for this year.

Toronto's rental vacancy rate (primary rental sector)



Source: CMHC 2005 Rental Market Survey
Note: 2006 is CMHC forecast

Although the rental vacancy rates rose in 2002, before falling in 2004, the actual number of vacant rental units has been declining (even as the overall number of rental units in Toronto is declining). In 2005, there were 9,445 vacant apartments in Toronto – down from 10,997 vacant units in 2004⁴¹.

Filling every vacant unit wouldn't meet Toronto's needs

There are 66,556 households on Toronto's social housing waiting list. There are 9,445 vacant apartments in the primary rental market. Even if every vacant unit was filled (using rent supplements or other payments, since many households cannot afford private market rents), more than 85% of the households on the waiting list would still be waiting.

There were an estimated 222 vacant rental units in condominium buildings in 2005, down from the 289

vacant rental units in condo buildings in 2004⁴². The rental vacancy rate in the condo market fell from a very low 1.1% in 2004 to an extremely low 0.8% in 2005.

There have been no reliable estimates, or even good guesses, at the number of vacant units in the rest of the secondary rental market in Toronto. However, the most detailed recent study of Toronto and Ontario's secondary rental market summed up the conditions:

"This review, however, cautions that most forms of secondary rental housing are highly elastic; that is, their availability depends heavily on overall economic and real estate conditions and therefore they cannot be counted on as a long-term permanent supply... The market analysis finds that most forms of secondary rental housing have not been growing in most communities... Because of the lack of expansion of these markets, vacancy rates for such forms of housing are quite low in most centres."⁴³

³⁵ Amortized over ten years at a modest rate of 5%.

³⁶ Toronto Shelter, Support and Housing Administration, Building Condition Assessment and Analysis of Required Capital Reserve Funds in the Toronto Community Housing Corporation's Downloaded Social Housing Portfolio, July 2005.

³⁷ Used as a current benchmark by the City of Toronto

³⁸ Cited by University of Toronto housing expert Humphrey Carver in 1946

³⁹ Canada Mortgage and Housing Corporation, Rental Market Report, Toronto CMA 2005

⁴⁰ A breakdown for each of the 17 zones is included in Appendix 3

⁴¹ 2005 and 2004 Toronto Rental Market Reports, Canada Mortgage and Housing Corporation.

⁴² Condominium Report, Greater Toronto Area, Canada Mortgage and Housing Corporation, 2005.

⁴³ The Starr Group, Secondary Rental Market Study, Final Report, April 2000, for the Ontario Ministry of Municipal Affairs and Housing and Canada Mortgage and Housing Corporation

On the affordability side: Rising rents

Canada Mortgage and Housing Corporation’s rental market survey offers an annual snapshot of average rents in the private market. The CMHC indicator has limitations. The main concern is that it only measures part of the rental market (the primary sector).

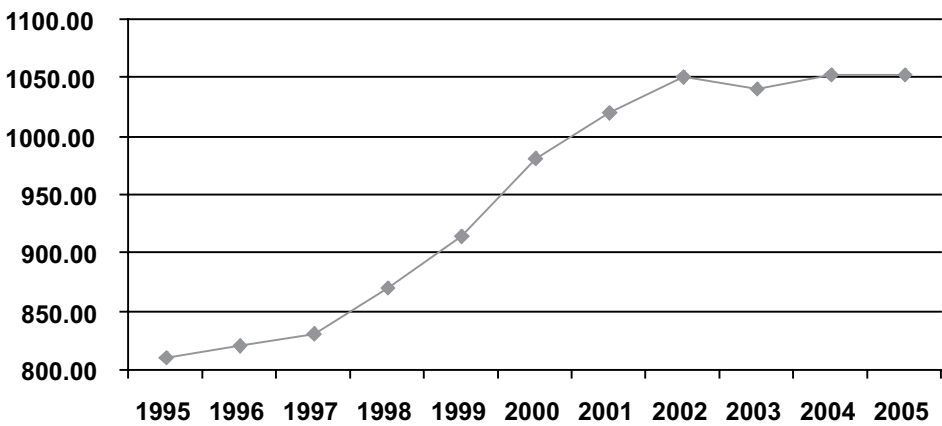
Highest rents in areas with poorest neighbourhoods

More than 40% of the residents of Ward 28 (Toronto Centre – Rosedale) are living below the poverty line, yet the rents in their neighbourhood are the

highest in Toronto and Canada. Next in the high-rent league is Ward 26 (Don Valley West), with the second-highest rents in Toronto, and more than one-quarter of its residents living in poverty⁴⁴.

Rents increased dramatically in Toronto from 1997 to 2002 – rising by more than 25% in five years (faster than the rate of inflation and faster than the increase in renter household incomes). Rent increases moderated from 2002 to 2005, but are forecast to move up again in 2006. The rent increases in recent years have been lower than the rate of inflation, but rent increases during the 1990s rose at more than double the rate of inflation.

Rising rents in Toronto’s primary rental market



Source: CMHC 2005 Rental Market Survey
 Note: 1995-2005 is actual, 2006 is CMHC forecast

It is difficult to track developments, including rents, in the secondary rental market. However, the decrease in the overall number of rented condominium units, and the drop in the condo rental vacancy rate, suggests that rents are likely increasing in the rented condo market. As for the rest of the secondary rental market, the last major study reports:
 “Rents for most forms of secondary rental housing have been rising sharply in most areas... even the most affordable forms of secondary rental housing,

accessory apartments, units over stores and duplexes / triplexes, are increasingly moving out of reach of those at the lower end of the income scale, especially those on social assistance or working at minimum wage⁴⁵.”

Number of lower-rent units is declining rapidly

“...Over time, the number of apartments renting at the lower end of the rental range decreased considerably, while those renting at the higher rents

increased. This is as a result of the increase in monthly rental rates and the decrease in vacancy rates⁴⁶.”

As rents increase, the number of units that are affordable to low, moderate and middle-income households are shrinking rapidly. In the five years from 1997 to 2003, the number of one-bedroom units with rents under \$700 dropped by 85%, while the number of two-bedroom units with rents under \$800 fell by 89%⁴⁷.

New private rental housing comes at a high cost

Rental housing built after 1990 has the highest average rent at \$1,592 for a typical, two-bedroom apartment – that’s 50% higher than the city’s average market rent of \$1,060⁴⁸. Rents in the newest apartments are consistently higher than older units. Rents for new rental housing increased almost 11% in one year from 2004 to 2005.

Affordable rents versus rents that people can truly afford

Toronto uses the CMHC average market rents as a benchmark to define affordability. Yet the AMR doesn’t measure affordability – that is, the ability of tenant households to pay the rent. It is a measure of what the market is able to charge, not what the tenant household can afford to pay. Some tenants are required to pay necessary shelter costs – including energy – in addition to their rent, which is not necessarily captured in the average market rent calculation.

The rapid increases in rents in the 1990s pushed housing charges to what Canada Mortgage and Housing Corporation Chief Economist Bob Dugan described as a “price-sensitive threshold⁴⁹.” Low, moderate and even middle-income households were priced out of the rental market. By 2006, Toronto had the phenomenon of a huge need for affordable housing (67,000 households on the waiting list) and yet almost 10,000 vacant rental units. Simply put, the cost of the vacant private rental units is too high for a growing number of Toronto households.

Annual incomes and truly affordable rents in Toronto

	Annual income	Truly affordable rent (30% of income)
Average annual wages ⁵⁰	\$ 39,500	\$ 987
People living in poverty ⁵¹ 552,525 people in TO living in poverty	\$ 28,560	\$ 714
Social assistance ⁵² Single parent with one child	\$ 11,844	\$ 527 (maximum shelter allowance)
Very-low income households ⁵³ 175,190 households in TO	Less than \$ 20,000	Up to \$ 500
Average market rent ⁵⁴ Two-bedroom apartment	\$ 42,400 (annual household income required to afford average market rent)	\$ 1,060

⁴⁴ Full details in the ward-by-ward review in Appendix 3

⁴⁵ The Starr Group, Secondary Rental Market Study, Final Report, April 2000

⁴⁶ Ibid

⁴⁷ Toronto Shelter, Support and Housing, based on a special CMHC data compilation

⁴⁸ Canada Mortgage and Housing Corporation, 2005 Rental Market Report Toronto

⁴⁹ CMHC Rental Market Survey 2002

⁵⁰ Statistics Canada Labour Force Survey 2005

⁵¹ Statistics Canada Low Income Cut Offs, 2001 Census, for typical family of three

⁵² Maximum Ontario Works benefit as of March 2005

⁵³ Statistics Canada, 2001 Census

⁵⁴ CMHC 2005 Rental Market Survey

A person earning an average annual wage does not make enough money to afford the average market rent, nor do the more than half a million Torontonians living below the poverty line, nor do households that rely on social assistance, nor do the 175,000 very-low income households. For the lowest-income households, the city’s so-called affordable rent is more than double what they can afford to pay.

Almost one-in-four Torontonians can’t afford the “affordable” rent

The half a million Torontonians living under the poverty line (almost one-in-every four of the city’s population) cannot afford the officially-defined

“affordable” rent. The 66,420 poorest households (earning less than \$10,000 annually) can only afford to pay a maximum of \$250 per month in rent – which is less than one-quarter of the official “affordable” rent.

People on income assistance facing huge income shortfall

Most people who rely on social assistance live in private rental housing. The National Housing on Welfare’s “Welfare Incomes 2005” survey⁵⁵ shows that total welfare incomes have been dropping in recent years (a trend that started two decades ago). The following chart shows welfare incomes and rents in 2001 and 2005 and records the changes.

		Welfare income	% change 2001 to 2005	Average market rents	% change 2001 to 2005	Fair rental income	Income shortfall (WI - FRI)	% WI to FRI
Single employable person								
Toronto	2001	\$ 7,469		\$ 866		\$ 34,640	-\$ 27,171	22%
	2005	\$ 7,007	- 7%	\$ 888	+ 3%	\$ 35,520	-\$ 28,815	20%
Single parent, one child								
Toronto	2001	\$ 15,123		\$ 1,027		\$ 41,080	-\$ 25,957	37%
	2005	\$ 14,451	- 4%	\$ 1,052	+ 2%	\$ 42,080	-\$ 27,629	34%

Economic evictions at a record level

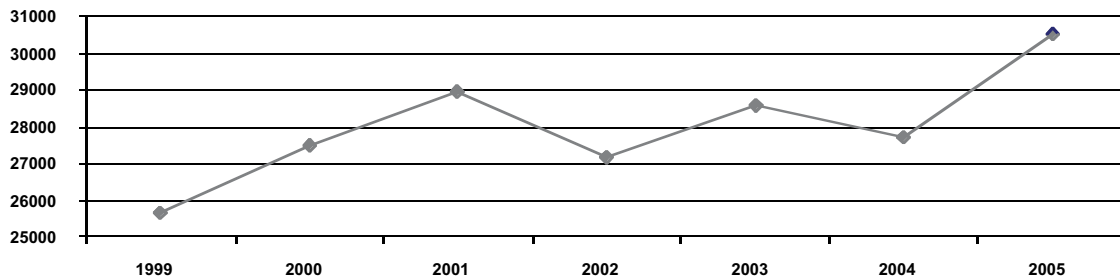
Applications by landlords to evict tenants have increased steadily since 1999, the first full year after changes to tenant protection and rent regulation laws in Ontario. Not all applications lead to evictions. In some cases, the tenants voluntarily leave and in others, they are allowed to stay. Most of the eviction applications are for non-payment of rent, so the numbers offer a compelling picture of growing rental housing unaffordability.

About 15 households face eviction every working hour of every weekday

About 117 households face eviction every weekday in Toronto – or about 15 households for every working hour in every weekday.

Before mid-1998, landlords used the courts to gain an eviction order. In 1997, the last full year under the previous system, slightly less than 21,500 eviction applications were filed by landlords in Toronto⁵⁶. In 2005, almost 30,500 eviction applications were filed⁵⁷ – an increase of 42% in just eight years. No doubt the large rent increases in the late 1990s contributed to increased difficulty for tenants in paying rents, and then increased eviction applications by landlords. Eviction applications by landlords jumped to more than 27,000 annually by the year 2000 and remained in the high 20,000s for the next four years before setting a record-breaking total of 30,499 in 2005⁵⁸. Eviction applications increased by 10% from 2004 to 2005.

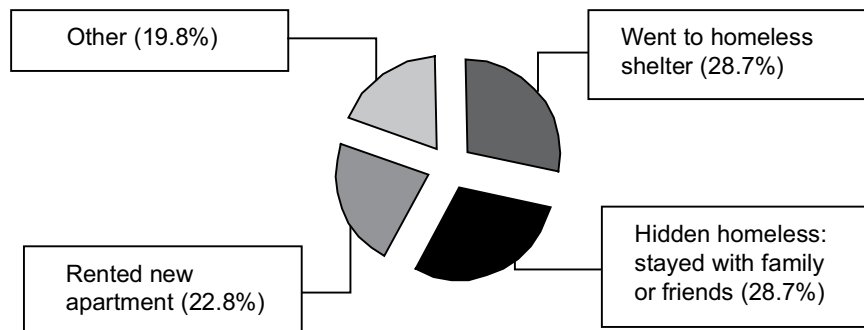
Eviction applications by landlords in Toronto



More than half of the tenant households that are evicted in Toronto become homeless, either moving directly to homeless shelters or becoming

part of the “hidden homeless” population – staying temporarily with family or friends, according to a City of Toronto study in 2004⁵⁹.

What happens to Toronto tenants when they are evicted⁶⁰?



Tenant households that have been evicted tend to be less stable. Follow-up interviews with the households that were evicted found that when they moved a second time: 36% went to shelters, 28% became hidden homeless (stayed temporarily with family or friends), 28% rented a new apartment and 18% were in the “other” category. The conclusion: Increased eviction is leading to increased homelessness.

An emergency loan or other form of financial assistance can help prevent evictions. It is less costly to prevent evictions than to deal with the social and financial costs to households incurred after eviction.

Toronto has a rent bank that is administered by local housing help centres and offers emergency financial help to tenants facing eviction. Housing co-operatives in Toronto operate their own housing assistance fund. The city fund is covered by a grant from the provincial government. However, the rent bank is poorly funded relative to the large number of evictions in Toronto, and many tenant households are not aware that it exists.

⁵⁵ National Council on Welfare, Welfare Incomes 2005, August 2005.

⁵⁶ Ministry of the Attorney General Court Statistics

⁵⁷ Ontario Rental Housing Tribunal, Toronto Regional Eviction Application Data, 2005

⁵⁸ Ibid

⁵⁹ Linda Lapointe, Analysis of Evictions Under the Tenant Protection Act, for the City of Toronto, March 2004

⁶⁰ Ibid

Energy poverty: Second leading cause of evictions

The high cost of electricity and other utilities is the second-leading reason that tenants are forced out of their homes⁶¹. Some tenants pay their energy and other bills directly to the utility, while others have these costs included in the rent. Either way, energy costs are a major and growing expense for tenants and one over which they have little control⁶².

Tenants can benefit from energy conservation initiatives. A recent initiative of the Toronto Environmental Alliance and Toronto Community Housing Company was designed to create a “culture of conservation” among tenants⁶³.

Energy charities have emerged in recent years to assist some low-income households to cover utility costs. But these charities, like the Toronto rent bank, have relatively few funds to meet a significant need. The Low Income Energy Network, a community-based network of environmental and housing advocates, has developed a comprehensive energy conservation strategy for low-income households⁶⁴.

Urban heat: An emerging killer for inadequately housed, homeless

In May, 2005, Toronto’s Medical Officer of Health reported that more Torontonians are dying prematurely of heat-related causes in the summer than of cold-related causes in the winter⁶⁵. The report came at the beginning of what would emerge as the hottest and smoggiest summer in Toronto’s history (2005 had more than double the number of smog and extreme heat alerts than any previous year).

Low-income tenants, often without air conditioning or adequate air circulation, and the homeless are among the groups most vulnerable to extreme heat. By February, 2006, the Medical Officer of Health accepted the recommendation of community housing and environmental advocates and proposed a maximum temperature guideline of 32°C⁶⁶.

Cool Toronto: A three-step plan to a healthier city⁶⁷

Extreme heat makes people sick – and it kills! Medical studies prove a “dose-response relationship” – the higher the heat, the more prolonged the heat waves and the more episodes of extreme heat combine to deadly effect. The elderly, the young, people with compromised health, people taking certain kinds of medication – all these are especially vulnerable.

(1) immediate – SAVE LIVES (emergency relief from the killer heat)

STEP ONE is for the City of Toronto to respond immediately to killer heat:

- a simple, effective warning system for identifying a heat emergency
- cooling centres throughout the city (at least one per neighbourhood) with water, nutritious snacks, medical / first aid support, recreational activities
- special cooling centres for frail elderly and other specific groups
- an emergency transportation plan to make sure people can get to the cooling centres, including air-conditioned TTC buses
- a comprehensive extreme heat response plan, in consultation with community partners, that includes funding and support for agencies to implement their own extreme heat plans
- an emergency registry of vulnerable people with a public call-in number
- emergency heat assistance programs (fans, air conditioners, other air circulation systems for people that fit a medical criteria, plus energy rebates)

(2) short-term – GET COOL (start cooling down Toronto’s homes and neighbourhoods)

STEP TWO is to start cooling down the City of Toronto:

- a maximum temperature bylaw for summer heat to complement Toronto's existing minimum temperature bylaw (Toronto's Medical Officer of Health Dr. David McKeown recommended in February, 2006, a Maximum Indoor Temperature guideline of 32°C)
- a "cool homes" program, targeted initially at rooming and boarding houses, that provides funding and support for "cool roofs", air circulation and cooling systems and other measures to assist building owners in meeting the maximum temperature standard

(3) medium-term – STAY COOL (urban heat island mitigation strategy)

STEP THREE is to bring down the heat in Toronto over the long-term:

- an "urban heat island mitigation strategy", requested by Toronto City Council in July of 2005, is an urgent priority to tackle the root causes of killer heat and killer smog
- city staff, working with the Mayor's Roundtable on the Environment, the Toronto Atmospheric Fund, environmental groups, housing advocates and other community partners should immediately create an extreme heat advisory group that can provide advice on the immediate, short-term and medium-term solutions

Urban aboriginal people: Bearing a major share of the burden

Aboriginal people living in Toronto make up a tiny portion of the overall population, but bear a much bigger burden of poverty and homelessness. Toronto's recent street count identified Aboriginal people as making up 25% of the unsheltered homeless.

Toronto has a number of Aboriginal housing and service providers. They are well-situated to provide the housing, social and cultural needs of Aboriginal people. The federal and provincial housing cuts of the 1990s hit off-reserve Aboriginal housing and service providers hard.

The National Aboriginal Housing Association has set out three guiding principles for off-reserve Aboriginal housing:

- "fiduciary responsibility, self-determination and the need to consult"
 - "federal government has responsibility to ensure an Aboriginal component in any federal unilateral or bilateral housing program
 - "programs must provide for self-determination and self-governance by promoting community-based non-profit ownership
 - "consultation with the Aboriginal community on housing programs a prerequisite
- "Cultural sensitivity and well-being"
 - "housing program delivery guidelines must facilitate the integration of culturally appropriate and sensitive management styles, as well as promote sound, efficient property management regimes
 - "must respect the diversity of First Nation, Metis and Inuit needs.
- "Access to adequate resources"
 - "any future housing initiative must provide adequate capital assistance to non-reserve Aboriginal communities to ensure they can deliver appropriate affordable housing
 - "affordability must be based upon the principle of households paying not more than 30% of minimum wage in each jurisdiction⁶⁸."

⁶¹ As reported by the energy charity Share the Warmth

⁶² For more on energy poverty and solutions see the Low Income Energy Network at www.lowincomeenergy.ca

⁶³ For more details, see <http://www.torontoenvironment.org/node/279>

⁶⁴ See <http://www.lowincomeenergy.ca/A55AB4/lien.nsf/All/home>

⁶⁵ Dr. David McKeown, Combined Impact of Extreme Heat and Air Pollution on Mortality, Report for the Toronto Board of Health, May 27, 2005

⁶⁶ Dr. David McKeown, Hot Weather Response Plan Update, Report for the Toronto Board of Health, February 13, 2006

⁶⁷ "Cool Toronto" plan developed by The Wellesley Institute in consultation with the Toronto Environmental Alliance and the Toronto Disaster Relief Committee in August 2006

⁶⁸ For more information, see <http://www.aboriginalhousing.org/EN/index.html>

The racialization of poverty: The new urban poor

The social exclusion of racialized groups and newcomers (often one and the same) has drawn increasing attention from researchers in recent years. Increased poverty, which brings with it substandard housing, is a critical component of the growing reality of social exclusion.

Ryerson University Prof. Grace-Edward Galabuzzi has published several important studies in recent years, including *Canada's Creeping Economic Apartheid: The Social Exclusion of Racialized Groups in the New Century*. Dr. Galabuzzi writes:

"Canada's racialized groups are set to become one fifth of the national population early in the new century. Yet even as they become demographically more significant, they continue to confront racial discrimination in many aspects of their everyday lives. Despite comparable average educational attainment, their labour market experience is one of barriers to access, limited mobility in employment, and discrimination in the workplace. They confront a racially segmented labour market in which they are ghettoized into low end jobs and low income sectors. They face denial of accreditation for internationally obtained qualifications and skills. They are confronted with questionable employer demands for Canadian experience, and they sustain above average unemployment and underemployment levels. They bear the brunt of the demands for labour flexibility; many ending up in insecure and low paying temporary, casual, and contract employment at the mercy of often unscrupulous employment agencies. In so doing, they provide a subsidy for the booming economy that rich Canadians have been celebrating lately. An ironic parallel in this increasingly globalized economy can be drawn between their work and the contribution of free slave labour to the emergence of industrial capitalism. The resulting social crisis is what we document here: a persistent income gap, above average levels of poverty, high levels of unemployment and underemployment, overrepresentation in low income sectors of the economy and occupations, and under-representation in well paid jobs. There is also a disproportionate concentration in part-

time, temporary, and home work — particularly for racialized women, and an overrepresentation in substandard and increasingly segregated housing, to go with higher mental and other health risks, tensions between communities and the criminal justice system, and heightened social exclusion for whole segments of racialized groups."

Homelessness, housing and health: Drawing the links

Housing is a fundamental determinant of health. Poor housing and homelessness leads to higher illness and premature death. Dr. Charles Hastings, Toronto's first Medical Officer, made the connection as he was dispatched to the city's slum districts. In a major speech to the American Public Health Association in 1918, Dr. Hastings linked good housing to good health and went further. He argued that good housing is a necessary underpinning of democracy:

"Every nation that permits people to remain under fetters of preventable disease and permits social conditions to exist that make it impossible for them to be properly fed, clothed and housed so as to maintain a high degree of resistance and physical fitness; and, who endorses a wage that does not afford sufficient revenue for the home, a revenue that will make possible development of a sound mind and body, is trampling on a primary principle of democracy."

As noted in chapter two, Dr. Herbert A. Bruce, founder of the Wellesley Hospital and Lieutenant-Governor of Ontario during the 1930s, drew the links between housing and health.

Starting in the 1980s, there has been a renewed research interest in the links between housing and health at the City of Toronto and in the community. As homelessness grew more desperate during the 1990s, the deadly effects of homelessness were documented in Toronto for the first time. The stresses of housing insecurity and homelessness (physical and mental stresses, lack of proper nutrition, unsafe and unhealthy housing and shelters, increased incidents of violence and barriers to accessing proper health care have all been noted in research studies. Appendix 1, which lists key Toronto housing studies from 1918 to 2006, includes 15 detailed research reports that document key elements of housing and health.

At the international level, the World Health Organization has created its Commission on the Social Determinants of Health within WHO's Department of Equity, Poverty and Social Determinants of Health⁶⁹. Housing is identified by WHO as a key determinant of health.

On August 18, 2006, federal health minister Tony Clement announced \$4 million to St. Francis Xavier in Antigonish, Nova Scotia, to host Canada's National Collaborating Centre for Determinants of Health. "Canada is seen as being a world leader in identifying factors that determine health, and this Centre will improve on our current expertise," said Clement in making the announcement⁷⁰.

Poor housing leads to poor health

"While inadequate accommodation is not the sole solution to health problems among Toronto's poor, being homeless or living in unaffordable or substandard housing makes it difficult, if not impossible, to engage in many practices that promote health."

City of Toronto, *Public Health Implications of the Crisis in Affordable Housing*, 1984⁷¹

Homelessness leads to poor health

"Specifically, we found that health effects of homelessness include: cold injury, tuberculosis, skin problems, nutritional disorders, sleep deprivation, infectious diseases, children's mental health disorders, adult psychiatric disorders, problems of elderly people, and chronic stress.

Report of the Inquiry into the Effects of Homelessness on Health, 1987⁷²

Homeless don't have "different" health conditions

"Homeless women and men do not have 'different' illnesses than the general population. What differs

are the ways in which one's living and economic circumstances affect one's ability to cope with health problems."

The Street Health Report, 1992⁷³

Mental illness isn't causing homelessness

"Only 6% of the study sample had been in a psychiatric in-patient unit in the year preceding the interview. The idea that large numbers of people are being discharged from psychiatric in-patient units and comprising a significant proportion of the homeless population in Metro Toronto is not supported by our data. About 50% of the people who had been in in-patient units had found this experience to be unsatisfactory, which brings into question the creation of more beds in psychiatric facilities as part of the solution. Very few people in the sample identified mental illness as a precipitating factor for loss of housing. Only 3% of those interviewed said they lost their housing because of mental illness."

Mental Illness and Pathways into Homelessness, 1998⁷⁴

Youth homelessness and hunger

"Youth in this study appeared to be enmeshed in a web of insecurity characterized by precarious food acquisition, shelter, income and health. Their food access was undermined by their extreme poverty and homelessness. Their main sources of food – food assistance and purchased food – were fundamentally inadequate given the inextricable link between food acquisition and the daily conditions of street life... In Canada, as in many other developed countries, food insecurity and homelessness have surfaced as serious social and public health problems at a time of declining public spending on social welfare."

Homeless "squeegee kids": Food insecurity and daily survival, 2002⁷⁵

⁶⁹ See, for instance, http://www.who.int/social_determinants/en/

⁷⁰ Government of Canada media release, August 18, 2006

⁷¹ See Appendix 1, number 10

⁷² See Appendix 1, number 12

⁷³ See Appendix 1, number 14

⁷⁴ See Appendix 1, number 18

⁷⁵ See Appendix 1, number 29

Homeless women dying prematurely

“In this study of mortality rates among homeless women in Toronto and 6 other North American and European cities, we found that the mortality rate was about 5- to 30-fold higher than expected among younger homeless women... A second major finding of our study is that the survival advantage normally associated with being female is greatly attenuated among younger homeless women.”

*Risk of Death Among Homeless Women, 2004*⁷⁶

The current municipal scene: Housing and homelessness

As part of a municipal re-organization in 2005, a Deputy City Manager⁷⁷ was given responsibility for a new Affordable Housing Office. The municipal government’s Shelter, Support and Housing Administration⁷⁸ operates housing and homelessness programs.

Emergency relief: 4,181 beds at 65 shelters

Shelter, Support and Housing funds 65 shelters. Some of the largest shelters are run by the City of Toronto, but most of the shelters are operated by non-profit community agencies. There are 4,181 beds in Toronto’s shelter system for men, women, youth and families⁷⁹. There are approximately 500 beds in violence against women shelters in Toronto⁸⁰.

The numbers of people occupying beds tells a compelling story. Municipal shelter officials in Toronto report a 12% drop in the number of homeless people in city shelters from 2003 to 2005 – a decline from 32,742 to 28,837. The same officials report that, on an average night, there are more single adults and youth in the city’s shelters in 2006 as compared to 2002. Here are the latest numbers:

Average beds filled per night in Toronto homeless shelters

	2002	2003	2004	2005	2006 ⁸¹
Adult / youth	2882	2934	2989	2997	2938
Men	1483	1503	1614	1590	n/a
Adult / co-ed	450	447	400	440	n/a
Youth	445	478	473	463	n/a
Women	504	506	502	504	n/a
Family	1263	1177	970	700	827
Total	4145	4111	3959	3697	3765

Source: Toronto Shelter, Support and Housing

Fewer families, more adults, youth in shelters

The one group of sheltered homeless that have experienced a significant drop since 2002 are families. A key reason has been a tightening of federal immigration rules that cut down on the number of newcomers who ended up in the shelter system. Take away the family numbers, and, overall, the number of people filling beds in Toronto’s shelters from 2002 to 2006 is up – from 2,882 to 2,938.

Fewer annually – same nightly: Are people stuck in shelters longer?

One set of numbers from municipal officials notes that the number of individuals using Toronto shelters has dropped from 2003 to 2005. Another set of numbers reports that, except for families, the number of people staying each night in the shelter system is about the same, or up slightly. How is it possible to explain these different sets of numbers? The most obvious explanation is individuals are stuck in the shelter system longer.

Toronto’s homeless count: What does it tell us?

How many homeless people live in Toronto: Are there 500? 5,000? Or perhaps even 50,000? On April 19, 2006, more than 1,000 homeless outreach workers and volunteers visited about half of Toronto neighbourhoods for what municipal officials billed as the city’s “first-ever” count of homeless people and street needs assessment.

Counting the homeless: Doomed to failure

“We need to concede that all attempts at counting the homeless are doomed to failure (insurmountable methodological flaws). There are too many who do not want to be counted, too many places where the houseless can find a place to stay for the night, no method at all for counting those in the ‘concealed houseless’ category, and attempts to count are never provided enough resources to produce a somewhat defensible number.”

J. David Hulchanski, University of Toronto⁸²

The official verdict: 5,052 homeless in Toronto

Toronto's official homeless count of 2006 found 5,052 unsheltered and sheltered homeless people⁸³. Municipal officials acknowledge that the "hidden homeless" were not counted. Toronto's street count, like other counts in other communities, has prompted lots of controversy. Some key concerns are listed in the following sections.

Toronto's official street count: Estimated number of homeless people

Location	# of homeless
Outdoor	818
Shelters	3649
Women's shelters	171
Health / treatment centres	275
Corrections	139
TOTAL	5052

Key findings reported by Toronto officials:

- homeless youth (under 21) were homeless for an average of 1.2 years
- 86% of homeless people who were surveyed said they want permanent housing
- the top two things that homeless people need to find housing: help in finding a vacant unit, and more money to afford rent
- only one-third of homeless people are on Toronto's social housing waiting list
- one-in-four homeless people identified themselves as Aboriginal
- more homeless people depend on employment income (32.2%) than panhandling (17.4%)

Lots of numbers, lots of questions

Street counts have generated plenty of questions and political debate over the years. In 1983, the Centre for Creative Non-Violence (a homeless advocacy group in Washington, D.C.) used expert advice and statistics from service providers to estimate that there were 3 million homeless people in that country. A year later, the Reagan administration offered its own estimate of 250,000 to 350,000⁸⁴.

In 2004, the U.S. National Law Center on Homelessness and Poverty, using findings drawn from the Urban Institute and the National Survey of Homeless Assistance Providers, estimated that there were about 3.5 million homeless people in the United States, including 1.5 million children⁸⁵. Meanwhile, the conservative National Alliance to End Homelessness has estimated that there are 750,000 homeless people⁸⁶. It's not just at the national level where counts have generated conflicting claims and controversy. Los Angeles' 2005 homeless count has been billed as "the largest community enumeration ever performed". The results were released in January of 2006 and the 198-page study found:

"The overall homeless population of the Los Angeles Continuum of Care at a given point in time is estimated to be 82,291 people. Approximately 72,413 were unsheltered, and 9,878 people were living in either emergency shelters or transitional housing programs at the time of the census"⁸⁷.

Almost immediately, critics (who have been pushing for a reduction in homeless funding and programs) attacked the numbers as inflated.

On the other side of the continent, the February 2006 homeless count in New York City reported 3,843

⁷⁶ See Appendix 1, number 35

⁷⁷ Sue Corke is Toronto's Deputy City Manager. Sean Gadon, a former advisor to several Toronto mayors on housing, is Director of Partnerships in the Affordable Housing Office.

⁷⁸ Phil Brown is General Manager, Shelter, Support and Housing. Kathleen Blinkhorn is Director of Social Housing in Shelter, Support and Housing.

⁷⁹ Toronto Shelter, Support and Housing Administration, June 2006.

⁸⁰ Author's estimate, based on information from Toronto Region VAW Shelters.

⁸¹ Average nightly from January 2 April 2, 2006

⁸² J. David Hulchanski, A New Canadian Pastime? Counting Homeless People: Addressing and preventing homelessness is a political problem, not a statistical or definitional problem, University of Toronto Centre for Urban and Community Studies, December 2000, p5

⁸³ The official results of Toronto's 2006 street count are contained in a report to City Council's Community Services Committee dated June 20, 2006

⁸⁴ For more on U.S. homeless counts, see Anita Drever, Homeless Count Methodologies: An Annotated Bibliography, Institute for the Study of Homelessness and Poverty, University of California, Los Angeles, February 1999

⁸⁵ National Law Center on Homelessness and Poverty, Homelessness in the United States and the Human Right to Housing, January 2004.

⁸⁶ National Alliance to End Homelessness: www.endhomelessness.org.

⁸⁷ Los Angeles Homeless Services Authority, 2005 Greater Los Angeles Homeless Count, January 2006.

unsheltered people (a 13% decrease from 2005), with 31,038 in the city's shelters⁸⁸. It seems surprising, on the face of it, that New York City (population: 8 million-plus) would have half the homeless population of Los Angeles (population: 3.8 million).

Prof. Marybeth Shinn of New York University, a leading U.S. expert on homelessness, says the New York count is based on a flawed methodology. The enumerators were told to count only "visible" homeless people (the same instructions given to Toronto's counters). According to Shinn, up to 68% of homeless people "were not visible to enumerators... Street counts are likely to miss a substantial portion of the unsheltered homeless individuals they attempt to count⁸⁹."

Wild variations in homeless counts also occur in Canada. The October 2004 count in Edmonton found 2,192 homeless people – 1,452 were on the streets and 740 in shelters⁹⁰. On the other side of the Rockies, the March 2005 count in Vancouver found 2,174 homeless people – 1,047 in shelters and 1,127 in the streets⁹¹. Does Edmonton, with a population of 1 million and a relatively severe climate, really have the same number of homeless people as Vancouver, with double the population and much nicer weather?

One additional note: Both showed a big jump. Edmonton has gone from 836 people identified in 1999 to 2,192 in the most recent study. Vancouver has had even more dramatic growth: a 94% increase (from 1,121 in 2002 to 2,174 in 2005). For Vancouver, the biggest jump came from those on the streets, where the numbers grew from 333 to 1,127 – a 238% increase. Academic experts and advocates report that many street counts seriously undercount the number of homeless people. (Toronto municipal staff has acknowledged that undercounting is a serious problem.) Is the big increase in those cities due to rising homelessness, or more accurate counts?

The latest Australian homeless count has come under criticism from the Royal Australian College of Physicians. The official government report puts the number of homeless in Adelaide at 104. However, new research by Dr Katina D'Onise and colleagues Dr Yan Wang and Prof. Robyn McDermott, and

presented to the RACP Scientific Congress in May of 2006, estimates the real number of homeless people at 455. Their conclusion: "This study demonstrates an underestimate of primary homeless in Adelaide by at least 300%⁹²."

Toronto's count relies on "snapshot"

There is no consistent or accepted methodology for doing street counts, which is one reason why there are so many different sets of numbers. Among the different methods are:

- point-in-time surveys (which count homeless people on one particular day), or
- period-prevalence counts (which count the homeless over time).

The differences between the two are significant, and can lead to different sets of numbers. As the U.S. National Coalition for the Homeless notes:

"The high turnover in the homeless population documented by recent studies suggests that many more people experience homelessness than previously thought and that most of these people do not remain homeless. Because point-in-time studies give just a 'snapshot' picture of homelessness, they only count those who are homeless at a particular time. Over time, however, some people will find housing and escape homelessness while new people will lose housing and become homeless. Systemic social and economic factors (prolonged unemployment or sudden loss of a job, lack of affordable housing, domestic violence, etc.) are frequently responsible for these episodes of homelessness. Point-in-time studies do not accurately identify these intermittently homeless people, and therefore tend to overestimate the proportion of people who are so-called "chronically homeless" – particularly those who suffer from severe mental illness and/or addiction disorders and therefore have a much harder time escaping homelessness and finding permanent housing. For these reasons, point-in-time counts are often criticized as misrepresenting the magnitude and nature of homelessness⁹³."

In addition, counts can rely on information from surveys, or data from service providers (such as drop-in centres or other services). The differences

in the numbers in Adelaide are based on different sources: The researchers went to service providers, while the official count relied on census data.

Period-prevalence counts are less common. A 1994 study analyzing shelter admission data and telephone surveys reported that, over a five-year period, 3.27% of New York City's population and up to 3.1% of the United States population find themselves in homeless shelters⁹⁴.

Toronto's 2003 homeless report card noted that in 2002, a total of 31,985 different people stayed in an emergency shelters (not including the abused women's shelters)⁹⁵. A technical paper prepared for the Toronto Mayor's Homelessness Action Task Force in 1998 also reviewed homeless prevalence data for Toronto⁹⁶.

There are many different ways to count a particular population, such as homeless people. Some researchers have suggested that "capture-recapture" methodology might provide a more accurate number⁹⁷. Capture-recapture was developed by ornithologists to give a better count of wildlife. Scientists have proposed this method for a number of difficult-to-count human populations.

Toronto's count: Only half the city actually surveyed

Toronto's homeless count used "point-in-time". A group of 1,100 professionals and volunteers visited about 270 neighbourhoods. This represents about half the city. The teams were sent throughout the central core, plus another 130 or so to outlying areas. The assumption that all the city's street homeless would either be in the central core, or in selected parts of the outer areas, raises further questions about the Toronto methodology. Many recent studies, such as the United Way's *Poverty by Postal Code*⁹⁸, show that deep poverty is growing, especially in the

outlying parts of Toronto – including Scarborough and North York. Since poverty is a major pathway to homelessness, the assumption that homeless people will mostly be in the downtown and selected outlying neighbourhoods must be questioned.

Toronto's count: Most homeless people are left out

Toronto decided to count "visible" homeless people. The teams were supposed to approach everyone they met on the streets and ask if they were homeless. If the person said yes, they were asked to answer a 7-page survey. If the person said no, or if the person was sleeping or otherwise seemed incapable of participating, then the teams were supposed to guess. Here are Toronto's guidelines on how to spot a "genuine" homeless person:

- "carrying bags, backpacks, garbage bags, suitcases, blankets, shopping cart, sleeping bag, and / or bedrolls",
- "sleeping on the street or other public place", or
- "sign indicating homeless and requesting assistance / money⁹⁹."

Invisibility is survival strategy for homeless people

Concentrating on visible homeless people (those who fit certain assumptions) ignores a reality of life on the streets. Invisibility is a survival strategy for homeless people, especially since Toronto adopted more restrictive measures in February of 2005. The city's campaign to eliminate homeless people from Nathan Phillips Square and from under bridges and in parks has forced many homeless deeper into the urban infrastructure. Many don't want to be identified. And they may not dress or act in a way that is assumed to be characteristic of homeless people.

⁹⁸ New York Department of Homeless Services, www.nyc.gov/html/dhs/html/statistics/statistics.shtml

⁹⁹ Quoted in New York Daily News, April 26, 2006.

⁹⁰ Edmonton Joint Planning Committee on Housing, A Count of Homeless Persons in Edmonton, October 2004.

⁹¹ Social Planning and Research Council of BC, Homeless Count 2005, September 2005.

⁹² Royal Australian College of Physicians media release, Study shows real level of homelessness in Australia: RACP Congress, May 10, 2006.

⁹³ National Coalition for the Homeless Fact Sheet #2, How Many People

Experience Homelessness, June 2005.

⁹⁴ Dennis Culhane et al, Public Shelter Admission Rates in Philadelphia and New York City, Housing Policy Debate 5, 2 (1994).

⁹⁵ City of Toronto, Toronto Report Card on Housing and Homelessness, 2003, p3.

⁹⁶ Joseph Springer et al, A Profile of Toronto's Homeless Population, June 22, 1998.

⁹⁷ See, for instance, the note by University of Pittsburgh epidemiologist Ronald E. Laporte at www.pitt.edu/~rlaporte/ref1.html.

⁹⁸ The full report is available at www.unitedwaytoronto.com.

⁹⁹ Part 2: Street Needs Assessment, City of Toronto.

The U.S. National Coalition says:

“Regardless of the time period over which the study was conducted, many people will not be counted because they are not in places researchers can easily find. This group of people, often referred to as ‘the unsheltered’ or ‘hidden’ homeless, frequently stay in automobiles, camp grounds, or other places that researchers cannot effectively search. For instance, a national study of formerly homeless people found that the most common places people who had been literally homeless stayed were vehicles (59.2%) and makeshift housing, such as tents, boxes, caves, or boxcars (24.6%) This suggests that homeless counts may miss significant numbers of people who are homeless, including those living in doubled-up situations¹⁰⁰.”

“Hidden homeless” left out of Toronto’s count

Toronto’s homeless count included “visible” homeless people in the parts of the city where the survey teams visited, along with a count of the city’s shelter system. The single biggest group of homeless people – called the “hidden homeless” – were deliberately been left out. These are people without secure housing temporarily staying with family or friends. Sometimes, they are called “couch-surfers”. Many experts and research studies suggest that the number of hidden homeless exceeds the numbers in shelters or on the streets. Municipal officials agree that the hidden homeless represent a part of the homeless population. But officials continue to insist that the hidden homeless be left out. They don’t suggest why, but perhaps it is because the hidden homeless are virtually impossible to find and therefore to count.

One measure of one part of the hidden homeless population in Toronto comes from a 2004 study for the City of Toronto on evictions. Experts, advocates and most research studies agree that evictions represent a significant cause of homelessness. The City of Toronto’s 2004 eviction study found that 29% of tenant households that were evicted went to homeless shelters. Another 29% of evicted households joined the ranks of the “hidden homeless” by finding temporary (and insecure) shelter “couch-surfing” with family or friends¹⁰¹. A total

of 30,499 tenant households (which adds up to more than 76,000 women, men and children¹⁰²) faced eviction in Toronto in 2005¹⁰³, an increase of about 10% over the previous year. Add up the numbers and the eviction rate adds as many as 22,000 people to the “hidden homeless” population annually.

Assessing the needs of Toronto’s homeless population

Toronto officials argued that a key reason for the count was to determine the needs of homeless people and make sure that there are adequate and appropriate services. However, most members of the survey teams didn’t have the clinical training to properly assess the physical or mental health condition of homeless people. While the survey results offer an interesting glimpse, the “hit-and-miss” nature of the count means that detailed assessment and informed clinical judgement is missing.

The sparse information from the April homeless count was **not** be able to provide statistics or evidence for making a proper assessment of the needs of homeless people, including:

- the number of shelter beds that are required.
- the food and water needs of the homeless.
- their physical and mental health needs, and proper services to meet those needs.
- the special needs of specific groups, such as women, children, Aboriginal people, immigrants and refugees, various ethno-cultural groups.
- the number of new subsidized and supportive housing units that are required.
- the number of rent supplements (rent-geared-to-income housing subsidies) required.
- the non-housing support needs of the homeless.

The 2006 count: Latest in a long series

Municipal officials say that the April 19 count was a “first” for Toronto and would create a “baseline” for future analysis. However, there have been dozens of earlier counts, along with detailed and professional assessments of the physical and mental health needs of homeless people¹⁰⁴. Most included recommendations. Almost all these reports have been neglected.

The most comprehensive review was the Report of the Mayor's Homelessness Action Task Force, headed by Dr. Anne Golden. The final report ran to 291 pages and included 105 specific recommendations. Two volumes of technical studies included hundreds of additional pages of statistics and other material. The first recommendation of the Golden Task Force, that Toronto appoint a Homeless Facilitator on a five-year term, was never implemented by City Council. The first 13 recommendations of the Golden Task Force called for improvements to services for the homeless; the next 23 offered recommendations affecting high-risk groups; 14 recommendations covered prevention strategies; 13 recommendations dealt with health issues; 12 recommendations covered supportive housing; and 30 recommendations dealt with affordable housing. Toronto convened a national conference in March of 1999 to launch the recommendations of the Golden Task Force.

The City of Toronto has issued two follow-up reports (in 2000 and 2003) that included statistics and an update on implementation of certain recommendations. Dr. Golden's report recommended an annual target of 2,000 subsidized homes annually in Toronto, and 1,000 supportive housing units. In February, 2005, Toronto City Council adopted its "Streets into Homes" strategy, which cut the annual targets to 500 subsidized homes annually and 500 market-rent units, with no target for new supportive housing.

TCHC: One of the biggest landlords in North America

The Toronto Community Housing Corporation (the biggest landlord in Canada and one of the biggest in North America) is the not-for-profit housing corporation owned by the City of Toronto. It manages 58,194 city-owned subsidized and market-rent units¹⁰⁵. In 2005, TCHC had capital and operating expenditures of \$560 million. The single biggest

expenditure for the municipal housing provider in 2005 was municipal taxes – which accounted for 20.5% of its annual budget, or about \$116 million¹⁰⁶.

Navigating the social housing waiting list

Through its subsidiary, Housing Connections, TCHC manages the city's central social housing waiting list. There were 66,556 households on the waiting list in 2005 – and 4,418 households were housed that year¹⁰⁷. The waiting list works on a modified, chronological process: The usual practice is to house tenants on a "first-come, first-served" basis, but the provincial legislation governing waiting lists allows for priority groups to be bumped to the top of the list. Toronto has created three priorities¹⁰⁸:

- victims of abuse (provincial legislation requires all housing providers to give priority to victims of violence).
 - terminally ill (people who have less than two years to live).
 - over-housed tenants in rent-geared-to-income housing (for instance, a single mother with a child living in a three-bedroom unit).
- Toronto has a "one-in-seven" rule that sets aside every seventh vacancy for:
- the homeless.
 - separated families with children in the care of Children's Aid Society.
 - newcomers who are homeless.
 - youth who are 16 or 17 years old at the time of applying.

15-year wait for social housing

A household that signed onto Toronto's social housing waiting list in 2005 would have to wait at least 15 years to get their home, using the modified-chronological system, if the city kept to its current pace of housing 4,418 households per year.

¹⁰⁰ National Coalition for the Homeless Fact Sheet #2, How Many People Experience Homelessness, June 2005.

¹⁰¹ Linda Lapointe, Analysis of Evictions Under the Tenant Protection Act in the City of Toronto, City of Toronto Shelter Housing and Support Division, March 31, 2004, p71.

¹⁰² Based on an average household size among evicted households of 2.5, according to the 2004 Lapointe study.

¹⁰³ Ontario Rental Housing Tribunal, 2005 statistics.

¹⁰⁴ See, for instance, the reports listed in Appendix 1

¹⁰⁵ Toronto Shelter, Support and Housing Administration, June 2006.

¹⁰⁶ Toronto Community Housing Corporation 2005 annual review.

¹⁰⁷ Toronto Shelter, Support and Housing Administration, June 2006.

¹⁰⁸ Information on special priorities from Toronto Social Housing Connections, 2006.

Political re-shuffling: New TO housing sub-committee

In 2005, Toronto City Council created a new Affordable Housing Committee as a sub-committee of its existing Community Services Committee. One goal of the sub-committee was to help “fast-track” affordable housing projects through the approvals process at City Hall, but it remains unclear whether that will happen. Affordable housing projects still have to navigate through a number of committees and municipal approvals – far more than a private sector housing project – because the Affordable Housing Committee is not able to offer the “single-window” approach to development approvals.

Municipal zoning and planning: Creating inclusive neighbourhoods

Inclusive zoning and planning policies – practices that require planners and developers to create room in every neighbourhood for all households, not just those who can afford the rents or ownership costs assigned by the private market – have been adopted in a number of North American municipalities¹⁰⁹.

Toronto’s Official Plan (which is currently under review by the Ontario Municipal Board) sets only the most general guidelines for affordable housing in new neighbourhoods¹¹⁰. It uses the actual rents charged in the primary rental market as the benchmark for affordable housing, even though about one-in-four Toronto households cannot afford market rents.

Affordable rents are NOT affordable for many households

Toronto’s Official Plan, borrowing from federal and provincial housing agreements, defines “affordable rents” as the average rent charged in the private market. The average market rent for a typical two-bedroom apartment in Toronto is \$1,060 per month¹¹¹. To afford that rent, a household needs an annual income of \$42,400. More than 40% of Toronto households (382,000 households – or almost a million women, men and children) have annual incomes less than \$40,000. About one-in-

five Toronto households are considered in “housing core need”¹¹². That number is up from 1996, and up dramatically from 1991. Even during the economic good times of the past decade, the numbers of people suffering severe housing problems has increased from 1991.

A new Ontario provincial policy statement on land use planning was proclaimed on March 1, 2005. It sets new requirements for municipalities to ensure that inclusive housing policies create new homes that are truly affordable to all income groups. The housing section states:

“1.4.3 Planning authorities shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the *regional market area* by:

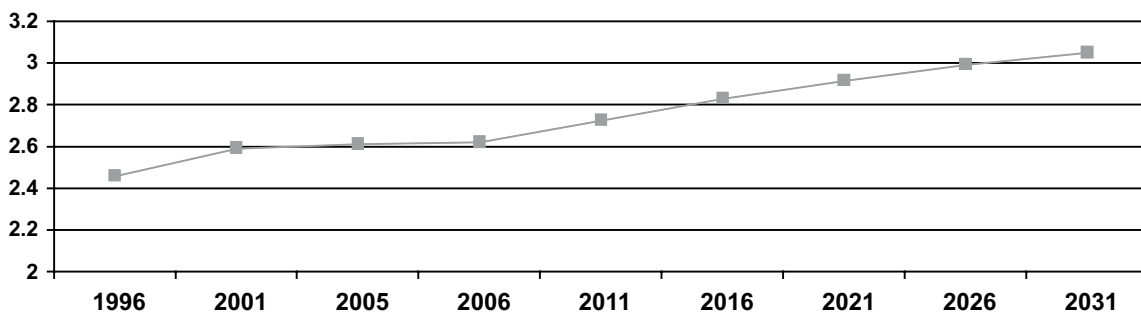
- “a) establishing and implementing minimum targets for the provision of housing which is *affordable to low and moderate income households*. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;
- “b) permitting and facilitating:
 - 1. all forms of housing required to meet the social, health and well-being requirements of current and future residents, including *special needs* requirements; and
 - 2. all forms of *residential intensification* and *redevelopment* in accordance with policy 1.1.3.3;
- “c) directing the development of new housing towards locations where appropriate levels of *infrastructure* and *public service facilities* are or will be available to support current and projected needs;
- “d) promoting densities for new housing which efficiently use land, resources, *infrastructure* and *public service facilities*, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed; and

“e) establishing development standards for *residential intensification, redevelopment* and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.”¹¹³

Looking ahead: Projections show growing housing need

Toronto's population is projected to grow from the 2.6 million in 2005 to more than 3 million by 2031¹¹⁴. Most of that increase is expected from immigration, which suggests a growing need for new affordable housing. In the 1980s and 1990s, each successive wave of immigrants tended to arrive in Canada poorer than the previous waves, and they tended to remain below the average incomes of resident Canadians¹¹⁵.

Population increase – in millions



Source: Ontario Ministry of Finance

The population projections estimate that Toronto will add 429,400 people in the 25 years from 2006 to 2031. That's an average annual increase of 17,176 people. Currently, there is an average of 2.6 people in each household in Toronto¹¹⁶. Using the current household size, Toronto will need more than 165,000 new homes over the next quarter century to house the growing population.

Toronto will need 3,300 new rental homes annually

On an annual basis, Toronto will need about 6,600 new homes to meet the needs of the city's growing

population. Based on the current rental / ownership split, about 3,300 new rental homes will be needed added to accommodate new arrivals.

Canada: Two decades of erosion of housing funding and policy

There has been a steady erosion of housing policy, funding, programs and regulation over the past two decades in Canada under successive federal governments. As the affordable housing crisis and homelessness disaster has grown worse, there has been an emerging patchwork of national, provincial / territorial and local programs, but no overall housing strategy.

¹⁰⁹ See, for instance, the "land use and housing planning" section of the KnowledgePlex web site of the U.S. government at <http://www.knowledgeplex.org/>

¹¹⁰ Toronto's Official Plan is posted at <http://www.toronto.ca/torontoplan/>

¹¹¹ Canada Mortgage and Housing Corporation, Toronto Rental Market Report, 2005

¹¹² Statistics Canada, 1991 Census, 1996 Census and 2001 Census

¹¹³ The Provincial Policy Statement is posted at http://www.mah.gov.on.ca/userfiles/HTML/nts_1_8198_1.html

¹¹⁴ Ontario Ministry of Finance, Ontario Population Projections Update, April 2006

¹¹⁵ Andrew Heisz, Trends and Conditions in Census Metropolitan Areas, Statistics Canada, 89-613-MIE, 2005

¹¹⁶ Statistics Canada, 2001 Census of Canada

Canada is one of the few nations in the world without a national housing strategy. The Conservative government elected in January of 2006 has said that it wants to further cut, download or commercialize most of the remaining housing initiatives at the national level.

Canada's "po-mo" housing policy

"Responsibility for social housing has been devoluted from the federal government to the provincial and territorial governments, who in turn shift administration and management to regional and municipal agencies. And while the proportion of needy families is increasing, the deficit-minded Federal government only maintains its financial commitments to existing projects with no new funds presently available. Market solutions are being promoted by both the public and private sectors through a wide range of activities. The result is no single housing policy, but a patchwork of provincial and local initiatives. . . . However, it is only in Canada that the national government has, except for CMHC loans, withdrawn from the social housing field. The rush to get out of the responsibility for managing existing projects and building new, low-income housing has taken advocates by surprise. It was never imagined that a system that had taken 50 years to build-up could be dismantled so rapidly. Social housing policy in Canada now consists of a checker-board of 12 provincial and territorial policies, and innumerable local policies. It is truly post-modern." – Prof. Jeanne M. Wolfe¹¹⁷

Federal funding / program cuts (1980s and 1990s)

- **Federal funding cuts:** The election of a federal Conservative government in 1984 led to a series of cuts to housing funding and programs, starting with a \$217.8 million cut to housing development and rehabilitation funds in November of 1984. Over the next ten years, the total cuts amounted to \$1.8 billion¹¹⁸.
- **New funding cancelled:** In 1993, the federal Conservative government cancelled funding for new co-op and non-profit housing and capped the total spent on the existing national social housing portfolio at \$2 billion annually¹¹⁹.
- **Housing promises shelved:** In late 1993, a Liberal government was elected. The Liberals had promised, while in opposition, to restore funding for a new national housing program, but they failed to act on those promises¹²⁰.
- **Federal housing downloaded:** The federal government, in its 1996 federal budget, announced plans to download the existing federal housing programs to the provinces and territories. This decision ended decades-long federal role in housing development. It also locked into place a 30-year decline in federal housing funding – dropping from \$1.7 billion to zero by the third decade of the 21st century¹²².
- **Further erosion of role of CMHC through commercialization:** The 1996 budget further eroded the role of Canada Mortgage and Housing Corporation (the federal housing agency) by commercializing part of CMHC's mortgage insurance portfolio. The handover of part of this portfolio to a private sector insurer was completed with the introduction of amendments to the *National Housing Act* in 1998. Advocates warned that this would further erode the ability of the federal government's housing agency to support the development of new affordable housing.

Provincial / territorial funding cuts (1990s)

Provincial and territorial governments cut housing program and spending in the 1990s. The most dramatic cuts – in dollars and in numbers of units – came in the country's biggest province, Ontario. The election of a Conservative government in 1995 led within weeks to a decision to cancel all new affordable housing spending plus the cancellation of 17,000 units of affordable that had been approved for development. In September of 1995, the Ontario government cut the shelter allowance paid to social assistance recipients (the funding was supposed to pay for the cost of housing) by 21.6%. In 1998, Ontario downloaded housing to municipalities (including the federal housing that had been downloaded to the province). Other provinces – including British Columbia and Alberta – cut spending and programs. Only Quebec maintained a relatively strong social housing program, although even in Quebec, the need outpaced the new supply.

Table 1 – Spending on housing by Canada, provinces and territories

	1993-1994 (\$ millions)	1999-2000 (\$ millions)	Dollar change	Percent change
Newfoundland	18.1	8.0	-10.1	-55.8
Prince Edward Island	2.3	3.2	+0.9	+39.1
Nova Scotia	24.2	14.3	-9.9	-40.9
New Brunswick	32.7	31.8	-0.9	-2.8
Quebec	286.3	288.3	+2	+0.7
Ontario	1,140.9	837.1	-303.8	-26.6
Manitoba	46.6	43.2	-3.4	-7.3
Saskatchewan	43.1	40.5	-2.6	-6.0
Alberta	287.3	93.2	-194.1	-67.6
British Columbia	83.4	90.9	+7.5	+9.0
NWT / Nunavut	69.7	114.4	+44.7	+64.1
Yukon	4.9	11.1	+6.2	+126.5
Total – provinces, territories	2,039.5	1,576.0	-463.5	-22.7
Canada (CMHC)	1,944.9	1,927.9	-17.0	-0.9
Total – all Canada	3,984.4	3,503.9	-480.5	-12.1

Source: CMHC, 2001

Emerging patchwork of funding (1999 and following)

The growing housing crisis and homelessness disaster, along with effective advocacy, has led to an emerging patchwork of funding and programs at the federal level. Key initiatives include ¹²³:

- **Supporting Community Partnerships Initiative and federal homelessness strategy:** Announced in December, 1999, this federal program covers temporary shelter and services for the homeless. The program was initially funded for three years, then renewed in 2003 for another three years. In November of 2005, SCPI was renewed for one year to March 31,

2007. The program originally covered only nine communities, and then was extended to 10. The program currently funds initiatives in 61 communities, but most of the country (smaller communities, remote, rural and Northern areas) do not get SCPI funding.

- **Residential Rehabilitation Assistance Program:** The federal housing rehabilitation program has been funded, to a greater or lesser extent, for decades. In December of 1999, funding was increased to allow rehab funding for homeless projects (such as renovating abandoned buildings). RRAP was renewed in 2003 and then again in 2005 for one year. Like SCPI, RRAP is scheduled to expire in March of 2007.

¹¹⁷ Wolfe, Jeanne M., Canadian Housing Policy in the Nineties, Housing Studies, Vol. 13, No. 1, January 1998.

¹¹⁸ Carter, Tom, Canadian Housing Policy: Is the Glass Half Empty or Half Full?, research article for the Canadian Housing and Renewal Association, April 2000.

¹¹⁹ Carter, op cit.

¹²⁰ For details on the Liberal promises, see Paul Martin and Joe Fontana, Finding Room: Housing Solutions for the Future, Liberal Task Force on

Housing, April 1990.

¹²¹ Budget 1996, Budget Plan Including Supplementary Information and Notices of Ways and Means Motions, Department of Finance, Canada, March 6, 1996.

¹²² Connelly Consulting, Findings on the Big Picture, presentation to the Canadian Housing and Renewal Association, June 11, 2003.

¹²³ Information on the key federal initiatives comes from federal announcements and budgets.

- **Federal Surplus Real Lands for Homelessness Program (December 1999):** A very small program to allow the acquisition of former federal properties (including surplus military bases) for housing.
- **Affordable Housing Framework Agreement:** The federal government, plus the 10 provinces and three territories, signed the Affordable Housing Framework Agreement in November 2001. Under this agreement, the federal government agreed to pay \$680 million over five years for new affordable housing, and the provinces and territories were supposed to match the federal dollars. The federal government added another \$320 million in 2003 for a total federal contribution of \$1 billion. However, the program has been painfully slow to roll-out. As of December 2005 (the end of the fourth year of a five-year program), the federal government had allocated \$526 million – or only slightly more than half its contribution.
- **NDP budget bill (June 2005):** During the minority federal Parliament of 2005, the opposition New Democratic Party sponsored a budget bill that, among other items, authorized \$1.6 billion over two years for new affordable housing. This represented the single biggest new allocation in more than a decade. However, the Liberal government was unable to allocate the funding, and was defeated at the polls in January of 2006 before the NDP housing dollars could be committed to particular projects. The new Conservative government, in its 2006 budget, allocated \$1.4 billion of the \$1.6 billion to three housing trust funds: \$800 million to be divided among the provinces, \$300 million for the three northern territories and \$300 million for off-reserve Aboriginal housing.

The emerging patchwork of federal funding, with some additional Ontario numbers, show an encouraging trend, even though the promise of new funding has not yet replaced the funding cuts of the 1980s and 1990s. Much of the funding has not been allocated – including the \$2 billion promised by federal, provincial and territorial governments for new affordable housing.

In Ontario, the promises of new units outpace the actual number built. In the first three years of the federal-Ontario affordable housing program, 46,332 units were promised and only 63 were delivered, according to the audited financial statements prepared by Ontario.

Lots of political spin, not enough new homes

“Federal, provincial and territorial housing ministers made an impressive 336 announcements since they signed the Affordable Housing Framework Agreement in 2001 and agreed to invest \$1.36 billion over five years. That’s a lot of political spin, but it hasn’t produced many new homes. Ministers have made promises, signed agreements, issued announcements and called press conferences. But they have failed to build new homes. That’s why the National Housing and Homelessness Network has graded federal housing efforts over the past four years as a failure.”

– National Housing and Homelessness Network, 2005¹²⁴

The current housing landscape in Canada

The most recent rental housing survey released by Canada Mortgage and Housing Corporation reports that the national rental vacancy rate is a critically low 2.7% - below the 3% mark used by many economists to denote the minimum for a healthy rental market¹²⁵. Although rental vacancy rates have increased in some parts of the country in recent years, average rents are growing in most parts of the country.

An estimated 1.5 million Canadians – or about 14% of the population – are in core housing needs, which means that their housing is substandard and / or they are paying 30% or more of their household income on housing¹²⁶. According to estimates prepared by the National Housing and Homelessness Network, at least 300,000 Canadians will experience homelessness annually.

Canada forecast: New homes required

“Even though the average rental apartment vacancy rate has moved higher in recent years, many households are still facing affordability issues across Canada. Either these households need to move to less expensive units or require additional help to make their monthly shelter costs more affordable. In many cases, however, there are not enough vacant units to meet the needs of all households in core housing need. Therefore, additional affordable housing units continue to be required.”

– Bob Dugan, Chief Economist, CMHC ¹²⁷

Although the Conservative minority government elected in January of 2006 has moved to allocate \$1.4 billion of the \$1.6 billion in housing spending authorized by Parliament in June of 2005, that same government has made significant cuts and set the stage for future cuts:

- Low-income energy conservation: The federal government has cancelled the \$550 million EnerGuide for Low Income Households. This would have assisted an estimated 130,000 low-income households cope with growing energy costs, and would have delivered energy savings estimated at \$1 billion ¹²⁸.
- Federal homelessness and housing rehab programs: The federal homeless and housing rehab programs are scheduled to expire at the end of the current fiscal year (March 31, 2007) and the federal government has failed to signal that it will renew and extend these initiatives.
- Further commercialization of CMHC: The federal government is moving ahead with a plan to further commercialize the mortgage insurance portfolio of Canada Mortgage and Housing Corporation. Mortgage insurance is a decades-old program that allows lower-income Canadians and developers of low-income housing projects to gain access to conventional financing; mortgage insurance premiums generated a net income of almost \$1

billion for the federal government (which is available to be reinvested in new affordable housing); and mortgage insurance provides economic and social benefits. The federal government, in legislation currently before Parliament, plans to privatize the mortgage insurance business.

- Further spending and program cuts at CMHC: The latest projections from Canada Mortgage and Housing Corporation shows that the federal housing agency will continue to have a shrinking role in providing new affordable housing and in supporting existing affordable housing units. The 2005 annual report of CMHC ¹²⁹ notes that:
 - Fewer new affordable homes: CMHC supported 26,198 new homes in 2004. That will drop to 8,217 new homes in the current year and a mere 1,642 new homes in all of Canada in the years 2007, 2008 and 2009.
 - Fewer existing affordable homes: CMHC supported 634,100 affordable homes in 2004, but as the federal government “steps out” of its financial commitments, that number will steadily drop to 624,600 by 2007 and 614,400 by 2009.

Federal homelessness cuts: Entire program to “sunset”

The federal government committed \$134.8 million in funding in fiscal 2006 for its national homelessness program (called the Supporting Community Partnerships Initiative). The program provides funding for services and transitional housing in 61 communities, including almost \$17.29 million for Toronto. Most of the money is assigned to 10 large communities; with the rest shared among more than 50 other areas.

¹²⁴ National Housing and Homelessness Network, Housing Report Card 2005, November 2005.

¹²⁵ Canada Mortgage and Housing Corporation, 2005 Rental Market Survey, December 15, 2005.

¹²⁶ Proud Past, Bright Future, 2005 annual report of CMHC, p23.

¹²⁷ CMHC 2005 rental market survey, op cit.

¹²⁸ EnerGuide for Low Income Households fact sheet, Green Communities Canada, May 2006.

¹²⁹ Summary of the Corporate Plan, Canada Mortgage and Housing Corporation, 2005-2009.

In the mid-summer of 2006, the federal government attempted to cut one-third of the fiscal 2006 funding in a number of communities, including:

- Peel (Ontario) – \$144,000 cut
- Guelph (Ontario) – \$22,000 cut
- London (Ontario) – \$367,000 cut
- Windsor (Ontario) – \$187,000 cut
- Ottawa (Ontario) – \$1,000,000 cut
- Yellowknife (NWT) – \$416,00 cut
- Toronto (Ontario) – \$5.89 million cut

Housing advocates rallied and the federal government relented. The federal homelessness minister announced in late August that the 2006 funding would be fully allocated, along with additional funds left over from 2005. However, the entire federal homelessness program is due to expire at the end of fiscal 2006 (March 31, 2007). Unless the federal government announces plans to renew funding, the program will “sunset” and, with it, funding for a variety of housing and homelessness initiatives.

Winter 2006 cuts: Entire \$134.8 million program to be shut down

The homelessness program, launched in 1999, will die in March of 2007 unless it is renewed by the federal government. If the funding is not renewed by the fall of 2006, then services across Canada will start to wind down programs and lay off staff. Hundreds of valuable services delivered by thousands of experienced staff people will be terminated. It will be a bleak winter for the homeless.

Services / programs funded by federal homelessness program

The National Homelessness Secretariat reports that in the first four and one-half years of the program (from December of 1999 to March of 2004):

- more than 9,000 beds in transitional housing were created
- 725 homeless shelters received funding for necessary upgrades, plus 403 food banks, soup kitchens and drop-in centres

- 49 federal properties were made available for the creation of 203 new homes
- 3,600 services (including housing placement, food and clothing distribution, transportation, information/referrals/follow-up, psychosocial services, emergency health and addiction services, education/life skills, training/employment, legal/financial services, identification acquisition) were funded
- more than 1,000 capacity activities (local research studies, training, project development and management support, enhanced service coordination) were supported, and
- 29 knowledge and research activities were completed at the national and regional levels.

Ontario: What was promised, what was delivered, what’s needed

In housing policy, the Ontario government often follows the federal lead – though it sometimes takes a couple of years. The federal government cancelled new housing spending in 1993; Ontario took the same action in 1995. The federal government downloaded its social housing programs in 1996; Ontario followed suit in 1998.

The emerging patchwork of federal funding since 1999 has prompted Ontario to start to ramp up its spending. However, as with the federal, there is a wide gap between what politicians promise, and what they actually deliver.

In the 2003 provincial election, the Ontario Liberals promised 26,600 new affordable and supportive homes. As of September of 2006, the provincial government reports that 2,018 of those new homes are occupied, and another 3,622 are under development. That’s about one-fifth of the number that was promised. In that same election, the Liberals promised 35,000 new housing allowances for low-income household. As of September 2006, the Ontario government reports that it has allocated 6,670 of those units – or less than one-fifth of those promised.

Promised	Delivered	Needed
<p>2003 Ontario election ¹³⁰: 26,600 new affordable and supportive homes</p> <p>Canada-Ontario Affordable Housing Program ¹³¹: 11,060 new rental 4,500 new ownership</p>	<p>Canada-Ontario Affordable Housing Program ¹³²: 2,018 new affordable and supportive homes occupied 3,622 affordable / supportive under development</p> <p>TOTAL: 5,640 affordable and supportive 782 ownership under development 102 new ownership homes occupied</p> <p>TOTAL: 884 ownership</p> <p>Note: Ontario has delivered about one-fifth of new homes promised in 2003; less than half those promised in Canada-Ontario AHP; and about three per cent of the households that currently live in substandard homes)</p>	<p>199,100 Ontario households need adequate and / or suitable homes ¹³³</p> <p>122,426 Ontario households on social housing waiting lists ¹³⁴</p> <p>Population growth: 34,000 new ownership homes / 17,000 new rental homes annually</p>
<p>2003 Ontario election ¹: 35,000 housing allowances (rent supplements)</p> <p>Canada-Ontario Affordable Housing Program ²: 5,000 housing allowances</p>	<p>“Up to” 6,670 households allocated assistance, including 1,321 supportive homes ³</p> <p>TOTAL: 6,670 housing allowances</p> <p>Note: Ontario has delivered about one-sixth of allowances promised in 2003; all those promised in Canada-Ontario AHP (only for five years); less than three per cent of households paying 50% or more of income on rent.</p>	<p>533,500 Ontario households below affordability standard ⁴</p> <p>266,000 Ontario households paying 50% or more of income on rent ⁴</p>

¹³⁰ Source: Strong Communities (Liberal election platform), 2003

¹³¹ Source: Part 4, Schedule B, Canada-Ontario Affordable Housing Agreement, 2005

¹³² Source: Ministry of Municipal Affairs and Housing, September 2006

¹³³ Source: Canada Mortgage and Housing Corporation and Statistics Canada, Core Housing Need, 2001 Census

¹³⁴ Source: Ontario Non-Profit Housing Association, January 2006

¹³⁵ Source: Calculation based on Ontario Ministry of Finance Population Projection, April 2006

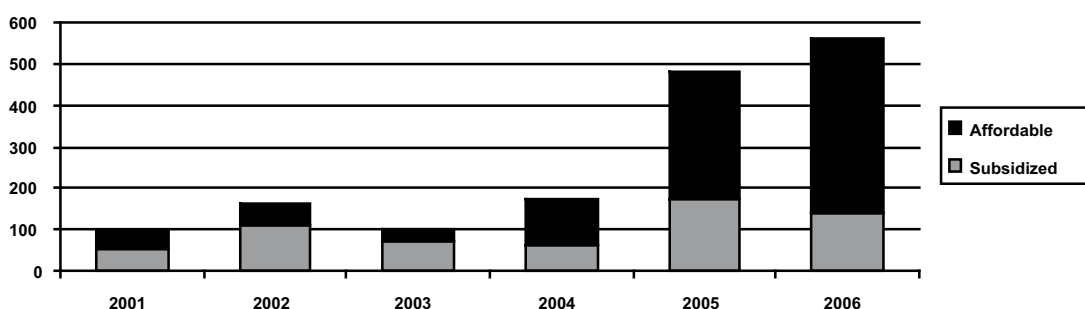
3 - WARD-BY-WARD REVIEW: WHAT'S HAPPENING ON THE STREETS?

Little new affordable and subsidized housing in Toronto

The City of Toronto defines affordable housing as housing with rents or ownership costs at or below

the average in the private market¹³⁶. From the turn of the century to June of 2006, Toronto added 1,435 of these units. Less than half – a total of 613 – were subsidized so that low, moderate and middle-income households were able to pay no more than 30% of their income¹³⁷. Another 2,226 homes have received municipal funding and are being developed – although less than one-third are under construction. Tenants / owners in 512 of those units are eligible for individual subsidies.

New affordable and subsidized housing in Toronto



Note: First six months of 2006 only.

In the early 1990s, social housing (including co-operative and non-profit units) developed under federal and provincial housing programs accounted for 17% of all housing starts in Ontario¹³⁸. The federal government stopped funding new social housing in 1993. The Ontario government followed suit in 1995, with the newly-elected Conservative government cancelling about 17,000 co-op and non-profit homes that had already been approved for development.

Government cuts cost Toronto 27,900 new homes

If, instead of cutting housing funding, the federal and provincial governments had maintained the average levels of development from before 1995, then Toronto would have by 2006 an additional 27,900 new affordable homes¹³⁹.

Toronto felt the impact of those decisions quickly. The city lost 4,800 new homes under the provincial

cancellations. The federal and provincial housing programs were funding an average of 2,100 new affordable homes in Toronto every year¹⁴⁰.

Snapshot: In half of Toronto, no new affordable homes

No new affordable homes have been built in 23 of the city's 44 municipal wards over the past decade. Only 1,435 new "affordable" homes were completed in the other half of the city – and just 613 of those were truly affordable to low and moderate-income households¹⁴¹.

In the last year, there has been an uptick in new affordable housing development, but the patchwork of funding and programs at the federal, provincial and municipal levels has failed to deliver the numbers of new affordable homes that are needed.

Ranking the wards: Where's the housing?

Appendix 3 of this document sets out a ward-by-ward analysis of key housing statistics.

Local councillors have strong influence over affordable housing development in their wards. Councillors can rally their constituents in favour, or in opposition, to projects.

Snapshot: Councillor offers pizza to housing foes

Ward 2, in northern Etobicoke, has perhaps the most dismal housing and homelessness record in all of Toronto. No new affordable homes have been developed in the last decade in this ward, and only 68 homes are proposed for development. There are no shelter beds for the homeless. The rental vacancy rate is lower than the city average. There are just 172 vacant apartments in the ward. Meanwhile, 12,285 households are below the poverty line – a higher percentage than the city average. Almost 3,000 households are very low-income. The numbers would suggest that the local councillor should be eager to assist his constituents through the development of new affordable homes, but the incumbent – Rob Ford – has taken the opposite approach. Councillor Ford has vigorously opposed new affordable homes. When a new project to offer homes for battered women with children was proposed in his ward, Ford offered pizza and pop to opponents who willing to come to a city hall meeting on December 12, 2002.

With no new affordable homes in half the city's wards, there are plenty of contenders for housing hotspots in Toronto.

There has been no new affordable housing in the following wards¹⁴²: 2, 3, 4, 5, 6, 7, 8, 9, 11, 16, 22, 23, 25, 26, 31, 34, 35, 37, 38, 39, 41, 43 and 44.

There are no existing homeless shelters in 21 of

Toronto's 44 wards¹⁴³, including the following: 2, 3, 4, 5, 7, 8, 10, 11, 12, 13, 15, 16, 25, 26, 32, 33, 38, 39, 40, 41 and 42.

The rental vacancy rate for a typical two-bedroom apartment is at or below the city average in 25 wards¹⁴⁴, including: 1, 2, 3, 4, 10, 11, 12, 13, 14, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 30, 32, 33 and 34.

The average market rent for a typical two-bedroom apartment is at or above the city average in 20 wards¹⁴⁵, including: 3, 4, 10, 13, 14, 18, 19, 20, 21, 22, 23, 24, 26, 27, 28, 29, 30, 31, 32 and 33.

The 25 wards with a percentage of people living below the poverty line that is higher than the city average include: 1, 2, 7, 8, 9, 10, 11, 12, 14, 15, 18, 20, 23, 26, 28, 30, 31, 33, 34, 35, 36, 38, 39, 40 and 43.

And, as a final indicator, the 20 wards with a percentage of very-low income households (annual incomes below \$20,000) below the city average include: 1, 6, 7, 9, 10, 11, 12, 14, 15, 17, 18, 20, 27, 28, 30, 31, 36, 38, 40 and 43.

Seventeen wards are housing “hotspots”, three in the “danger zone”

Fully 17 of Toronto's 44 municipal wards fall below the city average in four of the six key housing, homelessness and poverty indicators: 2, 3, 4, 7, 10, 11, 12, 14, 18, 20, 23, 26, 28, 30, 31, 33 and 38.

Three wards fall below the city average in five of the six key indicators, which puts them in the “danger zone”:

- Ward 10, York Centre
- Ward 11, York South Weston, and
- Ward 26, Don Valley West.

None of the wards with the worst housing and homelessness record are in the downtown of the original City of Toronto.

¹³⁶ See the section “Affordable rents versus rents that people can truly afford” below

¹³⁷ City of Toronto, Status of Affordable Housing and Shelter Initiatives, June 2006

¹³⁸ ONPHA and CHF Canada, Where's Home?, a picture of housing needs in Ontario, 1999

¹³⁹ That's 2,100 new homes every year from 1996 to 2006, plus the 4,800 homes cancelled in 1995.

¹⁴⁰ ONPHA and CHF Canada, Where's Home?, a picture of housing needs in Ontario, 1999

¹⁴¹ City of Toronto, Status of Affordable Housing and Shelter Initiatives, June 2006

¹⁴² Ibid

¹⁴³ Ibid

¹⁴⁴ Canada Mortgage and Housing Corporation, 2005 Rental Market Survey

¹⁴⁵ Canada Mortgage and Housing Corporation, 2005 Rental Market Survey

4 - WHAT NEEDS TO BE DONE?

There is plenty of inspiration in Toronto, nationally and internationally to gain practical ideas in developing a comprehensive housing and homelessness strategy for Toronto.

Toronto's rich history of housing solutions

From the Bureau of Municipal Research housing study of 1918 to the Street Health report of 2006, Toronto has a rich and successful history of housing solutions.

Spruce Court was the first affordable housing project in Canada, located in the downtown's Cabbagetown neighbourhood¹⁴⁶. Its financing was arranged by the Toronto Housing Company, a predecessor to Toronto Community Housing – the city's non-profit housing company. The homes were built starting in 1913 and include 78 flats in two and three-storey buildings. The project was designed in the English Cottage Style. The architect, Eden Smith, went on to design the Bain Apartments, in the Riverdale neighbourhood. Both housing developments continue to provide good homes almost 100 years later. Both converted to resident-managed housing co-ops. Spruce Court and Bain have watched their neighbourhoods gentrify starting in the 1970s, but the two developments continue to offer mixed-income homes – with subsidies available to low and moderate-income households.

During the 1970s, the golden era of affordable housing programs and policies in Canada, Toronto's St. Lawrence neighbourhood was developed. The social housing projects in St. Lawrence (co-operative followed by non-profit) were funded under the federal housing program of 1973 and were the first buildings in the new neighbourhood (formerly a railway yard). Then condominiums, businesses, schools and neighbourhood services were added. David Crombie, who was the mayor of Toronto during the development of St. Lawrence, said during a speech at the 25th anniversary of the neighbourhood, that the key to the successful development was the decision to build the co-ops first. Housing co-ops, with their practice of resident participation and community engagement, helped to build a vibrant, mixed-income neighbourhood.

Appendix 1 of this document sets out details of 43 key housing-related studies in Toronto dating back almost one hundred years. There are many useful recommendations that are as relevant today as when they were first made. Appendix 2 consolidates those recommendations in seven categories:

- increase income security to reduce poverty
- ensure access to affordable long-term housing
- better coordination and provision of services/system
- recommendations for “emergency” shelter
- health-related recommendations
- recommendations to meet the needs of sub-groups
- recommendations addressing discrimination against homeless people

Action plans from other communities: A tale of three cities

Three Canadian cities have tri-partite agreements (federal, provincial, municipal housing deals) that have led to effective affordable housing strategies.

The City of Saskatoon has a comprehensive housing strategy that is assessed and updated annually¹⁴⁷. It includes a continuum from homelessness to housed, capital funding, tax-based incentives and a detailed plan on housing and homelessness that was released in 2001, then updated in 2002, 2003, 2004 and 2005.

The City of Vancouver has the Vancouver Agreement, which was originally signed by the federal, British Columbia and Vancouver governments in 2000, then renewed in 2005¹⁴⁸. Vancouver also has strong inclusive planning practices to ensure the development of mixed-income neighbourhoods.

The City of Winnipeg's tri-partite agreement is called the Winnipeg Housing and Homelessness Initiative and led to the development of about 1,500 new homes over three years. A change in the political administration at Winnipeg City Hall has slowed work on this initiative in recent years.

The international right to adequate housing

The Universal Declaration of Human Rights, adopted by the United Nations' General Assembly in 1948, followed by the International Covenant on Economic, Social and Cultural Rights, adopted by the UN in 1966, first set out the international right to adequate housing. Article 11.1 of ICESCR states:

"The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent."

Appendix 4 of this document sets out some of the long list of international covenants, treaties and other legal instruments that have form the international right to housing¹⁴⁹.

Canada has failed in its international housing obligations

Canada has signed on to these international agreements, which also oblige the federal government to ensure that residents of Canada are able to access good quality, affordable housing in all its dimensions. Under international law, the federal government can discharge its legal obligations by engaging sub-national levels of government (provinces and municipalities), as well as the community and private sector.

But the key is a comprehensive national housing strategy that meets the standards set out in international law. And on that score, Canada has received a failing grade from the United Nations, which conducts a periodic review of Canada's performance. In its May, 2006, review, the UN Economic and Social Council's Committee on Economic, Social and Cultural Rights made the following statement in paragraph 62¹⁵⁰:

"The Committee reiterates its recommendation that the federal, provincial and territorial governments address homelessness and inadequate housing as a national emergency by reinstating or increasing, where necessary, social housing programmes for those in need, improving and properly enforcing anti-discrimination legislation in the field of housing, increasing shelter allowances and social assistance rates to realistic levels, and providing adequate support services for persons with disabilities. The Committee urges the State party to implement a national strategy for the reduction of homelessness that includes measurable goals and timetables, consultation and collaboration with affected communities, complaints procedures, and transparent accountability mechanisms, in keeping with Covenant standards."

¹⁴⁶ For more information, see http://www.chbooks.com/archives/online_books/eastwest/032.html

¹⁴⁷ See http://www.city.saskatoon.sk.ca/org/city_planning/affordable_housing/index.asp

¹⁴⁸ See <http://www.vancouveragreement.ca/TheAgreement.htm>

¹⁴⁹ The Habitat International Coalition's Housing and Land Rights Network has developed a housing rights toolkit at <http://toolkit.hlrn.org/English/start.htm>

¹⁵⁰ Full text at [http://www.unhchr.ch/tbs/doc.nsf/\(Symbol\)/87793634eae60c00c12571ca00371262?Opendocument](http://www.unhchr.ch/tbs/doc.nsf/(Symbol)/87793634eae60c00c12571ca00371262?Opendocument)

5 - BLUEPRINT TO END HOMELESSNESS IN TORONTO

The *Blueprint* is a practical plan to move thousands from homelessness to homes, meet the growing need for affordable homes over the next decade, create thousands of new homes annually and provide rent subsidies to tens of thousands of low and moderate-income households. It will engage the federal, provincial and municipal governments, along with partners from the community and business sectors.

Part one: Move the “sheltered” homeless into homes

Every night, about 3,700 women, men and children are crowded into cots, bunks and motel rooms in Toronto’s homeless shelter system¹⁵¹. This is not only unhealthy and uncomfortable, but it wastes tax dollars. Taxpayers pay two and one-half times as much for homeless shelters as for rent supplements. Shelters cost ten times as much as social housing.

Comparing the cost of shelters to supplements and social housing

	Shelters ¹⁵²	Rent supplement (private rental) ¹⁵³	Social housing ¹⁵²
Daily	\$63.52	\$23.00	\$6.57
Monthly	\$1,932.00	\$701.00	\$199.92
Annual	\$23,185.00	\$8,415.00	\$2,399.04

A plan to move half the sheltered homeless into homes would require 1,850 rent supplements and would cost the city \$15.5 million annually. That would be offset by the expected \$43 million in shelter savings. But there is a bureaucratic barrier. Government programmes operate in silos that prevent effective co-ordination. For instance, the Ministry of Community and Social Services – which pays shelter per diems – doesn’t allow shelter funding to be converted to cost-effective housing subsidies.

Part two: A comprehensive affordable housing strategy

Crowded shelters are the tip of the iceberg – a visible sign of a deep affordable housing crisis that affects hundreds of thousands of Torontonians. The *Blueprint to End Homelessness in Toronto* sets out a ten-year plan with seven practical steps.

The plan sets an annual target of 4,500 new homes, 2,000 supportive housing homes, 8,600 renovated homes, 9,750 rent supplements, emergency relief, eviction prevention and an effective inclusive planning strategy. The combined capital and operating cost would be \$837 million to be cost-shared among the municipal, provincial and federal governments. The return on investment in reduced program spending, along with increased property, income, sales and payroll taxes, would significantly offset the new spending.

Setting out the seven policy options

The *Blueprint to End Homelessness* sets out seven policy options:

What is needed	Why it is needed
1. Annual target of 4,500 new affordable homes	Toronto needs 3,300 new affordable homes annually to meet projected population growth ¹⁵⁴ ; plus another 1,200 new homes to meet the existing need. A target of 25% should be set aside for off-reserve Aboriginal housing under Aboriginal control.
2. Annual target of 2,000 new supportive homes	Special housing designed to meet special physical and mental health needs, including both brick and mortar and support services.
3. Annual target of 8,600 home renovations	Toronto has 173,000 homes that need major or minor repairs ¹⁵⁵ . Over 10 years, 8,600 renovations annually would meet the needs of half the homes by targeting low and moderate-income households.
4. Annual target of 9,750 rent supplements	About half the new supplements would go to new homes to ensure mixed-income neighbourhoods, with the rest going to households in existing housing that cannot afford their rent. Toronto's social housing waiting list offers rent subsidies to about 4,000 new households annually. Added to the annual target, 13,750 households would be helped every year.
5. Maintain effective emergency relief	Toronto budgets \$159 million annually for homeless shelters and services (\$105 million from the provincial government) and \$13.5 million for capital improvements. As people move out of shelters, spending can be shifted to long-term initiatives.
6. Effective homelessness prevention strategy	More than 30,000 households faced eviction in 2005 – the most ever in the history of Toronto ¹⁵⁶ . As many as two-thirds end up in shelters or among the “hidden homeless” ¹⁵⁷ . It's far less costly to prevent evictions.
7. Effective zoning and planning strategy to create 3,300 new low and moderate-income homes	Inclusive planning and zoning tools to effectively use local powers to create mixed-income and liveable neighbourhoods, as in Vancouver and Saskatoon.

¹⁵¹ Toronto Shelter, Support and Housing, April 2006

¹⁵² Toronto 2006 budget, Shelter, Support and Housing Administration

¹⁵³ From Tent City to Housing, An Evaluation of City of Toronto's Emergency Homelessness Pilot Project, June 2004

¹⁵⁴ Ontario Ministry of Finance, Ontario Population Projections Update, April 2006

¹⁵⁵ Statistics Canada, Census of Canada, 2001

¹⁵⁶ Ontario Rental Housing Tribunal, 2005

¹⁵⁷ Linda Lapointe, Analysis of Evictions Under the Tenant Protection Act, City of Toronto, March 2004

Getting the homes built

A typical modest new affordable home in Toronto costs about \$140,000. The single biggest operating cost is the financing. A capital grant of \$75,000 would cut financing costs and create new homes at or near the average market rents. But many Torontonians cannot afford the average market rent, so rent supplements are required. Two subsidy streams – capital costs to get the homes built and rent supplements to make them truly affordable – are required. Supportive housing for those with special needs require additional support services. Aboriginal people form a large share of Toronto's homeless and under-housed population, so one-quarter of the new homes would be set aside for off-reserve Aboriginal housing under Aboriginal control.

Creating the matrix: Programs, administration and funding

<i>The target...</i>	<i>Who is responsible...</i>	<i>Capital</i>	<i>Operating</i>	<i>Funding options...</i>
New supply: 4,500 new homes	City of Toronto to administer funding for community-based non-profit and co-op housing	\$337.5 million	Covered by rents	Current unallocated commitments: \$120m from C-48, \$200m from AHP Other options: Reinvest part of federal housing surplus Federal and Ontario governments to cost-share, with municipal contribution
Supportive housing: 2,000 homes	City of Toronto and Local Health Integration Networks to co-ordinate with community-based providers	\$150 million	\$10 million plus rents	Operating costs: expand Ontario Ministry of Health supportive housing funding
Renovations: 8,600 homes	City of Toronto to administer housing repair initiatives	\$84 million	n/a	Renew and expand federal Residential Rehabilitation Assistance Program
Rent supplements: 9,750 subsidies	City of Toronto and social housing providers to administer new subsidies	n/a	\$60.5 million	Government of Ontario to expand its rent supplement block grant to Toronto, and offset costs with savings from reduced shelter, hospital and jails spending
Emergency relief shelters and services	City of Toronto and community-based agencies	\$13.5 million	\$159 million	Existing funding – already allocated. Current provincial share is \$105m. As shelter population declines, savings can be directed to housing-related initiatives
Prevention: rent and energy banks	City of Toronto and community-based agencies	n/a	\$22.5 million	Increase existing provincial rent and energy banks to prevent evictions
Inclusive planning: 3,300 new low and moderate-income homes	New planning and zoning tools from City of Toronto to regulate new development	n/a	n/a	Inclusive planning and zoning tools to make sure that 20% of new homes are targeted to the lowest income; next 20% targeted to moderate-income
Total: 9,800 new homes 8,600 renovated homes 9,750 rent supplements Emergency relief / prevention	Partners: City of Toronto, community and private sectors, federal and provincial governments	\$585 million \$335.5m committed; \$249.5m new)	\$252 million (\$160m committed; \$92m new)	Combined capital and operating: Federal share: \$316.75 million Provincial share: \$417.25 million Municipal share: \$103 million

6- WHO SHOULD TAKE RESPONSIBILITY (AND WHAT ARE THE COSTS)?

Current municipal spending on housing and homelessness

Shelter, Housing and Support: \$698 million annually

The major city department with responsibility for housing and homelessness is Shelter, Housing and Support Administration. It administers funding and programs for 89,000 social housing units, along with rent supplements for low-income households. It

also administers the city's homeless shelter system (five shelters operated directly by the city and 31 shelters operating by community agencies).

The city receives funding from senior levels of government to operate its housing and homelessness programs, which reduces substantially the net cost to local taxpayers. The city allocated \$698 million on housing and shelters in 2006 – an increase of 3.2% over the previous year. The biggest percentage increase in year-over-year spending was in administration (program support) which grew by 21%. Spending on hostels was virtually the same. Spending on social housing increased by \$22 million.

Shelter, housing and support operating budget (in millions)

	2005 Gross	2005 Net	2006 Gross	2006 Net
Program support	\$ 1,750	\$ 1,750	\$ 2,119	\$ 2,119
Housing administration	\$ 505,504	\$ 217,006	\$ 525,874	\$ 219,188
Housing and homelessness	\$ 35,806	\$ 2,278	\$ 40,472	\$ 1,882
Hostel services	\$ 118,509	\$ 48,558	\$ 118,513	\$ 52,287
Housing program	\$ 14,647	\$ 0	\$ 10,757	\$ 0
Partnership development	\$ 340	\$ 340	\$ 343	\$ 343
Total	\$ 676,556	\$ 269,932	\$ 698,079	\$ 275,819

Source: City of Toronto 2006 Budget Summary

Shelter, Housing and Support has a five-year capital budget that calls for spending of \$13.5 million. Most of that is scheduled for 2006 and 2007 (\$9.6 million) for new and replacement hostel beds and a new information management system for homeless shelters¹⁵⁸. Toronto's five-year shelter bed plan calls for 380 new shelter beds and 521 replacement beds at a total capital cost of \$20 million, plus capital maintenance on existing shelters of \$26 million¹⁵⁹.

Comparing the cost of social housing with shelters

In 2006, Toronto spent an average of \$199.92 per month on a social housing unit. Toronto spent

\$63.52 per night for a bed in a homeless shelter – or \$1,932 per month¹⁶⁰.

Shelter, Housing and Support administers six reserve funds which are projected, at the end of 2006, to have a total of \$88.5 million¹⁶¹. The funds were drawn down \$15 million from 2005. The projected balances for the individual reserve funds are estimated at:

- Capital leverage homeless initiative – \$294.4 thousand
- Capital revolving reserve fund – \$20.2 million
- Mayor's homeless initiative reserve fund – \$1.8 million
- Social housing stabilization fund – \$37 million

- Housing property title normalization fund – \$731 thousand
- Social housing federal reserve fund – \$28.5 million

Key challenge: Shifting from short-term to long-term

Toronto spends more than \$118 million annually (almost half of it from provincial hostel spending) to pay for temporary beds in the hostel system. A 10% drop in shelter use would free almost \$12 million which would, in turn, be enough to pay the capital subsidies to build almost 160 new homes or to annual pay rent supplements to more than 1,400 households. However, current provincial spending rules restrict the ability of the City of Toronto to shift funding from short-term, temporary shelters to long-term, affordable homes.

Toronto Community Housing: \$560 million annually

Toronto Community Housing is the City of Toronto's housing agency, and one of the biggest landlords in North America. Slightly more than half its revenues (52%) come from the rents and related payments from tenants. One-quarter of TCH revenues come from the federal government and an elaborate pooling system that requires surrounding municipalities (which have a lower share of social housing) to pay for some of Toronto's costs. The City of Toronto pays 22% of the operating costs.

On the spending side, the single biggest line item in the TCH budget is municipal taxes at 20.7%, bigger than the utility bill (19.1%), debt payments (17.1%) or building operations and maintenance (14.7%).

TCH is Toronto's biggest municipal taxpayer

Toronto Community Housing pays \$116 million annually in property taxes to the City of Toronto, which means that, collectively, the tenants of TCH

are the biggest municipal taxpayer. Contrary to the popular myth that social housing is a drain on the public purse, subsidized housing pays significant property taxes, along with other direct and indirect taxes to the federal and provincial governments.

The cost of “doing nothing”

The cost to people, to our neighbourhoods and the economy, and to taxpayers of “doing nothing” in the face of the affordable housing crisis is huge.

Health costs: The death rate for homeless people is eight to ten times higher than housed people of the same age¹⁶². Health profiles show that the poorest neighbourhoods – those with the worst housing – have the poorest health¹⁶³. Poor housing, poverty and homelessness drive up health care costs.

Social costs: Poor housing and homelessness shatters communities. Poverty is persistent and deep in downtown neighbourhoods, and increasingly in the suburbs. Poor homes, poor neighbourhoods and poor services combine to create poor outcomes.

Criminalizing homelessness is expensive

A Montreal study of a municipal bylaw that bans homeless people from sleeping in parks found that the number of tickets issued by police grew four-fold from 1994 to 2004 to a total of 22,685. In 72% of cases, the person convicted was sent to jail because they couldn't pay the fine¹⁶⁴. In Toronto, the average cost to taxpayers for a month in jail is \$4,333¹⁶⁵. The average cost for a month in social housing is \$199.92¹⁶⁶.

Economic costs: Toronto's affordable housing crisis is hurting our economy, as well as undercutting our productivity and competitiveness in the national and global economies. The Toronto Board of Trade has stated: “Ultimately, the supply

¹⁵⁸ City of Toronto 2006 Budget Summary

¹⁵⁹ Analyst Briefing Notes – 2006 capital budget, Shelter Support and Housing, November 8, 2005

¹⁶⁰ City of Toronto 2006 Budget Summary

¹⁶¹ 2006 Operating Budget Overview, Shelter, Support and Housing, January 12, 2006

¹⁶² Cheung, Angela M., and Stephen W. Hwang. 2004. Risk of Death

among Homeless Women: A Cohort Study and Review of the Literature. Canadian Medical Association Journal 170, no. 8:1243-1247.

¹⁶³ See, for instance, www.torontohealthprofiles.ca.

¹⁶⁴ RAPSIM survey of tickets issued to homeless individuals, 2005

¹⁶⁵ Ministry of the Solicitor General

¹⁶⁶ City of Toronto, Shelter, Housing and Support, 2006 approved budget

of affordable housing affects the success of all businesses. Along with other infrastructure components, it helps to determine whether or not companies and employees locate in the city. A lack of affordable housing can lead to a host of other, more serious social and economic problems¹⁶⁷.”

Adding up the tax bill: Poor housing, and homelessness, is costly for taxpayers. Thousands of homeless people are forced to sleep in homeless shelters. Hundreds of homeless people end up in jails. Homeless people and those poorly housed have a higher rate of illness. The average monthly costs of housing and homelessness are: social housing (\$199.92); shelter bed (\$1,932); provincial jail (\$4,333); hospital bed (\$10,900)¹⁶⁸.

Economic and financial benefits of housing investment

Affordable housing investment is smart economic policy

“Housing is a necessity of life. Yet, after ten years of economic expansion, one in five households in Canada is still unable to afford acceptable shelter – a strikingly high number... What’s more, the lack of affordable housing is a problem confronting communities right across the nation – from large urban centres to smaller, less-populated areas. As such, it is steadily gaining recognition as one of Canada’s most pressing public-policy issues. We are used to thinking of affordable housing as both a social and a health issue ... However, working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth, and can influence immigrants’ choices of where to locate.”

TD Economics, Affordable Housing in Canada, In Search of A New Paradigm, 2003

New homes are an investment in people and communities, and the direct and indirect economic returns are large: Improved health, better neighbourhoods, more jobs (in construction and spin-off jobs in manufacturing and services), increased tax revenues for governments (property,

payroll, income and sales taxes). As the ownership market in Toronto appears set to slow, following the downturn in the U.S. private housing market, increased investment in affordable housing cannot come at a better time.

Costing the solutions

The total annual price tag would be \$585 (capital) and \$252 million (operating) in 2006 dollars. Many of the capital dollars for the first year have already been committed under existing federal and provincial initiatives, so the building can be ramped up quickly. More than half the operating funding is already committed in the Toronto municipal budget. As shelter usage drops over the years, the savings in program costs can be shifted to housing-related programs.

Toronto’s share: \$103 million

The City of Toronto currently pays \$54 million of the annual homeless shelter and services costs. It will benefit financially as people move from shelters into homes. The Blueprint to End Homelessness calls on Toronto to take a lead by committing ten percent of the capital costs (\$49 million). Part can be drawn from existing reserves and the rest from new spending.

Social housing returns big tax dollars to municipal government

Social housing is a smart investment: In 2005, Toronto taxpayers paid \$128.8 million to Toronto Community Housing (the city’s non-profit housing agency, which manages 58,500 homes). TCH returned \$116 million that year in municipal property taxes – making it the single biggest taxpayer in Toronto¹⁶⁹. No other municipal investment delivers such a large and direct return.

Ontario’s share: \$417.25 million

A key provincial priority for the *Blueprint* is rent supplements to reduce overcrowding in the shelters and ensure affordability in new homes. In the 2003 provincial election, the Liberals promised 35,000 rent supplements for Ontario, with 11,500 for Toronto. To date, they have committed only 6,670 rent supplements for all of Ontario¹⁷⁰. The

Ontario government, which funds jails, hospitals and shelters, will realize the biggest savings from shifting homeless people from expensive institutional settings to cost-effective homes.

Jobs and taxes: Adding up the return on investment

Using economic multipliers, the new housing is expected to generate 21,600 person-years of employment¹⁶⁷. The supportive housing would create more than 200 new jobs. By year ten, the new housing would add more than \$175 million annually in property taxes to the City of Toronto; plus tens of millions in income and payroll taxes to the federal and provincial governments.

Federal share: \$316.75 million

In addition to funding for new homes, the federal government has a key role in supporting a comprehensive housing renovation plan to bring Toronto's aging and deteriorating housing stock up to standard. The federal government Residential Rehabilitation Assistance Program, which has successfully provided housing rehab funding for several decades, is due to expire at the end of fiscal 2006. The federal government can fund its share of Toronto's housing plan through a combination of wise investment of existing housing surpluses, continued allocation of a portion of the CMHC's and government's annual surpluses and, if necessary, new federal spending.

CMHC's multi-billion dollar annual surplus

CMHC's 2006 corporate plan projects operating expenses of \$384 million and revenue at almost \$8 billion – for a total surplus of \$7.6 billion¹⁷². Current plans call for most of that surplus to be banked in the CMHC's Canada Housing Trust. While prudent business practices require a portion of the surplus to be banked, significantly more than the current

projected net income of \$965 should be invested in new housing initiatives.

Pay now or pay even more later

Homelessness is costing Torontonians a great deal in shattered lives and shattered communities. Municipal taxpayers are paying ten times more to keep a homeless person on a cot in a shelter than to provide them with good quality, cost-effective social housing. And the costs will continue to ramp up. The investment in new homes will improve personal health, re-build shattered neighbourhoods with mixed-income housing, build competitiveness in the Toronto economy and generate new jobs, additional taxes and create a valuable social infrastructure.

The Blueprint: Beginning of a collaborative process

The *Blueprint to End Homelessness* was launched by The Wellesley Institute in the spring of 2006 to engage community, government and private sector partners in a long-term strategy to reduce the number of people living in shelters and to build more truly affordable homes.

This framework document, which includes the *Blueprint*, is not the end of the process, but the beginning of a collaborative effort to secure the resources necessary to meet the housing needs of the people of Toronto. We will continue to publish new data, monitor and assess progress and identify opportunities for action.

Stay up to date. Register to receive e-mail updates on the Wellesley Institute web site. You can also get the latest news and views by registering for the Wellesley blog.

www.wellesleyinstitute.com

¹⁶⁷ Toronto Board of Trade, *Affordable, Available, Achievable, Practical Solutions to Affordable, Housing Challenges*, 2003

¹⁶⁸ Toronto Shelter, Support and Housing; Ontario Ministry of Solicitor-General; Ontario Ministry of Health

¹⁶⁹ Toronto Community Housing, *Annual Report 2005*

¹⁷⁰ Ontario Ministry of Municipal Affairs and Housing, September 2006

¹⁷¹ Clayton Research Associates for Co-operative Housing Association of Ontario, 1993

¹⁷² Canada Mortgage and Housing Corporation, *Annual Report for 2005*

APPENDIX 1 – KEY HOUSING STUDIES – 1918 TO 2006

1. Bureau of Municipal Research. December 1918. *What is 'the Ward' Going to do with Toronto? A Report on Undesirable Living Conditions in One Section of the City of Toronto, 'the Ward', Conditions which are Spreading Rapidly to other Districts.* Toronto: Bureau of Municipal Research. **ABSTRACT:** This is a report from a large descriptive study of general conditions in the Ward, a slum community in downtown Toronto bordered by University Avenue, College Street, Yonge Street, and Queen Street. The study looks at population congestion, real estate values, various health statistics, building types, and sanitary conditions. It makes particular note of the spread of Ward-like conditions to other parts of the city, including the suburbs. The report concludes with a set of detailed and practical solutions to the problems identified, particularly solutions to their economic and social determinants.
2. Bruce Committee. September 1934. *Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto.* Toronto: Board of Control. **ABSTRACT:** This is a report from an extensive and detailed investigation into housing and slum conditions in Toronto. The inquiry focused on: 1) the quality of housing with regard to construction, sanitation, overcrowding, and health; 2) rent amounts; 3) environmental conditions; and 4) recommendations to address any problems identified. The study struck sub-committees that investigated specific issues and relied on two surveys and secondary data collection and analysis of overall housing conditions in Toronto and elsewhere. The first survey was a general survey of deteriorating or overcrowded housing. The second survey detailed the conditions of sub-standard housing in one particular area. For this second survey, the Committee relied on the help of social agencies working in slum communities. Nearly 2000 sub-standard homes were identified then visited individually to assess them based on the four criteria above. This second survey led to the selection of Moss Park and the Ward for further in depth investigation. Investigators carried out an intensive house-to-house survey in each community. The study found that thousands of families in Toronto were living in extremely unsafe and unhealthy conditions. It estimated that at least 2,000 and possibly more than 3,000 dwellings met these grave conditions and that between 1,000 and 1,500 homes were near these conditions. In addition, most of these slum dwellings were concentrated in down-town districts, particularly Moss Park and the Ward, where the need for reconstruction was found to be most urgent. The report concludes that families are forced to live in such precarious conditions because they lack the income security to meet basic needs for a healthy dwelling. The study found that sufficient, affordable, and adequate housing did not exist. It estimated a shortage of some 25,000 housing units. In addition, the study concluded that no unified control of development planning and zoning exists and cites the urgent need for a city planning authority. To address the startling problems identified by the study, the report recommended: 1) establishing a City Planning Commission for Toronto; 2) condemning existing unfit dwellings; 3) initiating slum clearance and affordable housing projects; and 4) that the City seek the necessary cooperation from the federal and provincial governments.
3. Carver, Humphrey. 1946. *How Much Housing Does Greater Toronto Need?* Toronto: Toronto Metropolitan Housing Research Project. **ABSTRACT:** This is the first of three pamphlets published by the Toronto Reconstruction Council that address the post World War II housing shortage in Toronto. The pamphlet studies how much new housing is needed in Greater Toronto to overcome the immediate shortage and to keep pace with future requirements. The report is divided into two parts. Part one discusses the immediate housing situation faced by World War II veterans returning home. Part two

looks at Toronto's longer-term housing needs. Methods used were an analysis of all available secondary information on the subject. The study concludes that the housing crisis faced by veterans is an indication of the broader housing crisis in the city that developed over the years. In assessing the new housing needs over the post-war decade, the study calculated the number of housing units required for the immediate accumulated shortage, for the restoration of the vacancy rate, for the increase in population, for the reconstruction of slum areas, and for obsolete and normal housing replacement. It concluded that 94,000 new housing units were required over ten years to address these needs.

4. Carver, Humphrey and Robert Adamson, 1946. *Who Can Pay for Housing?* Toronto: Toronto Reconstruction Council. **ABSTRACT:** This is the second of three pamphlets published by the Toronto Reconstruction Council that address the post World War II housing shortage in Toronto. The pamphlet analyzes the costs associated with overcoming the housing shortage through home ownership. Based on \$50 monthly payments to finance a new home and assuming that families should spend no more than 20% of their income on housing, the authors calculated that a family requires a net yearly income of at least \$3,000. However, only 15-20 per cent of all families in Toronto in 1946 had this income. They concluded that only this fifth of Toronto families would have been able to afford a new home over the next ten years. Thus, the study suggested that the majority of the new housing proposed over the next ten years would have to be affordable rental housing whose rent amounts are based on family incomes.
5. Social Planning Council of Metropolitan Toronto. June 1960. *Report of Committee on Homeless and Transient Men*. Toronto: Social Planning Council of Metropolitan Toronto. **ABSTRACT:** This study 1) examines some of the social and psychological factors underlying homelessness, 2) provides a classification of homeless and under-housed men in Toronto; 3) examines the

services provided in Toronto to homeless and under-housed men, 4) assesses the needs of homeless and under-housed men in Toronto, 5) evaluates the extent to which existing services met those needs, 6) delineates service gap areas, and 7) recommends services to properly meet the needs of homeless and under-housed men in Toronto. The study limits its scope to single homeless men who are permanent or temporary Toronto residents. Data were gathered through interviews with pertinent organization representatives. It should be noted that the investigators concluded that a definitive count of the homeless population cannot be carried out. The report noted several social and psychological factors underlying homelessness, [including overall economic conditions; increasing migratory, seasonal, and precarious employment; technological changes demanding greater skilled labour; young people increasingly dropping out of school early; a lack of motivation; below normal intelligence; and addiction to alcohol (although the stereotype of the alcoholic homeless man does not fit reality)]. Five categories of homeless and under-housed men in Toronto are provided. After a survey of the various types of services and programs targeting homeless and under-housed men in Toronto, some gaps were identified. These include the need for greater public financial aid, improved cost sharing among different levels of government, increased vocational training, re-training, and rehabilitative programs, increased daytime facilities, more preventive health services, more specialized facilities, and increased coordination of services and programs. The report provides several recommendations to address these gaps.

6. Rose, Albert, et al. January 1966. *Final Report: Consultative Committee on Housing Policies for the City of Toronto*. Toronto: Toronto City Council. **ABSTRACT:** This report documents the findings of the Consultative Committee on Housing Policies' study looking at what the City of Toronto can do to increase the quantity and quality of housing for low-income families in the short-, medium-, and long-term. The study

investigated the nature, causes, and extent of slums in Toronto; the role of the City in public housing; the supply of and demand for housing for social assistance recipients; housing codes and their enforcement; relationships among various relevant City departments; relationships among the City, the Ontario Housing Corporation, and the Central Mortgage and Housing Corporation; the social implications of urban renewal; the responsibility for relocation of families from public urban renewal and private redevelopment; and the pros and cons of the potential appointment of a City Housing Coordinator. The report concludes with several specific recommendations for the City to assume greater legislative, financial and planning responsibility for housing and urban renewal programs, in particular through the establishment of a City Department of Housing headed by a Commissioner with substantial status.

7. Barker, Dennis A., Commissioner of Planning. November 1977. *Report on Skid Row*. Toronto: City of Toronto Planning Board, Research and Overall Planning Division. **ABSTRACT:** This study presents an overview of Toronto's "skid row", in social, physical, economic, and geographic terms, including recent trends and changes such as gentrification. Additionally, it estimates "skid row's" population size; surveys the number, characteristics, and quality of accommodations on "skid row" (focusing on hostels, flophouses, and rooming houses); and suggests the number of accommodation units required over the next several years. It should be noted that the investigators felt that a comprehensive homeless count cannot be accomplished. It concludes that despite common belief and stereotypes, "skid row" is very diverse, although almost entirely male. In addition, it conservatively estimates that between 8 and 10 thousand visibly homeless and less-visibly under-housed or "at-risk" men live on or near "skid row", respectively. The study projects an increase in the "skid-row" population as a result of the continuing recession. With regard to housing and

accommodations, the study concludes that a sufficient supply exists, although much of it is inadequate. The study finds that men on "skid row" are increasingly dependent on services and agencies in the area to meet their needs. The report concludes with a set of policy directions, the main thrust of which is to establish a comprehensive preventive and remedial approach to addressing the challenges on "skid row".

8. Social Planning Council of Metropolitan Toronto. January 1983. *People without Homes: A Permanent Emergency*. Toronto: Social Planning Council of Metropolitan Toronto. **ABSTRACT:** This report addresses the related crises in emergency and affordable long-term housing for low-income people living in Toronto. It suggests that the emergency shelter crisis' distal cause is the broader social and economic context in Ontario generally and Toronto specifically which has perpetuated an affordable housing crisis characterized by: 1) high interest rates; 2) low rental vacancies and construction; 3) insufficient public housing construction; 4) inadequate social assistance and housing subsidy rates; 5) "deconversion"; and 6) the disappearance of low-cost hotels, rooming houses, and boarding homes. In turn, these factors have fuelled increases in the number of people in emergency accommodation and in the length of time they spend in emergency hostels coupled with a shift toward diversification in the population of hostel users (no longer only the "single, un- or under-employed male"). The report recommends a coordinated set of long-term housing options to address the affordable housing crisis, including: 1) rooming houses and flop houses; 2) subsidized accommodation for single people and families; 3) cooperative housing; and 4) community-based supportive housing. In addition, the report recommends 1) a review of municipal by-laws and health and safety standards; 2) a review of property assessments; 3) a review of provincial legislation covering affordable housing; and 4) rental subsidies for rooming houses and non-profit housing. The report concludes with

a suggestion to further clarify, debate, and resolve three overlapping issues regarding emergency shelter based on the recent trends and shifts identified: 1) the role of emergency hostels; 2) improved information about and access to emergency hostels; and 3) the role of the voluntary, non-governmental sector vis-à-vis that of government. It is of note that the investigators found any definitive count of the homeless population difficult if not impossible.

9. Municipality of Metropolitan Toronto, Metropolitan Community Services Department and Metropolitan Planning Department. January 1983. *No Place to Go: A Study of Homelessness in Metropolitan Toronto: Characteristics, Trends, and Potential Solutions*. Toronto: Municipality of Metropolitan Toronto. **ABSTRACT:** This study complements a larger quantitative needs assessment of assisted housing in Toronto. Its purpose is 1) to provide a profile of those in need of housing and assess their need for housing; 2) to determine any growth trends in the homeless and under-housed population; 3) to survey the variety of services available to homeless and under-housed persons and to assess any gaps that may exist; and 4) to recommend long-term solutions to the challenges identified. Methods used were structured interviews with a sample of hostel operators, social service agency heads, and housing registry staff members and a point-in-time demographic survey of the population using the sampled hostels. The combination of hostel residents, agency clients not in hostels, and those turned away from hostels due to a lack of vacancy gave a minimum estimate of 3,440 homeless persons in Toronto, according to the limited sample surveyed and interviewed. The study found a clear trend change in the characteristics of the homeless population in Toronto. Young men, post-psychiatric patients, and young people “willing-to-work” were the fastest growing sectors of the homeless population as captured by the survey. The study also determined that capacity at surveyed hostels was above or slightly below 100%, another break from

the previous trend of sufficient shelter stock. The main obstacles identified to obtaining housing are the low supply of affordable housing coupled with inadequate welfare rates and high unemployment. Other obstacles identified include homeless and under-housed persons’ lack of social and life skills (in their broader socio-economic contexts), landlord discrimination, and hostel/agency organization obstacles (i.e., hours of operation, location, etc.). The study found that half of social service agencies interviewed used referral to a housing registry as their main approach to helping clients find accommodation, this despite a gross shortage of listings in three major public housing registries surveyed. The study concludes with a set of long-term housing solutions, as suggested by hostel and agency staff members: 1) increased provision of low-income housing units; 2) support services (e.g., case worker follow-up, job training); 3) policy changes (e.g., increased welfare rates, retention of rent review).

10. City of Toronto, Department of Public Health. October 1984. *Housing & Health: Public Health Implications of the Crisis in Affordable Housing*. Toronto: City of Toronto, Department of Public Health. **ABSTRACT:** The report 1) documents the nature and extent of the affordable housing crisis in Toronto; 2) identifies potential relationships between housing and health; 3) identifies existing and potential roles for the Department of Public Health in housing issues; and 4) recommends short- and long-term strategies for dealing with the affordable housing crisis. The study notes that 3,400 people in Toronto were estimated to be homeless in 1982; 35,000 families in Toronto were estimated to be in need of housing assistance; 12,000 people were on the subsidized housing list with Cityhome in May, 1984; and less than 40% of apartment units in Toronto are available for families with children. Relating housing and health, the study concludes that three main factors in housing inadequacy impact upon health: 1) unaffordability; 2) sub-standard housing’s

physical deterioration; and 3) homelessness. These three factors are: 1) linked with malnourishment; 2) impact negatively on mental and physical well-being; and 3) lead to disorientation and stress-related illness, respectively. The study notes that all three factors and their health effects are rooted in poverty and its derivatives. As such, those in the lowest income groups, especially children, are at greatest risk of facing the health challenges related to the housing crisis. The study identifies four principal roles for the Department of Public Health in housing: 1) research that documents the relationship between housing and health; 2) advocacy to inform public policy; 3) using health data for planning and implementation of housing policy; and 4) foster community development so communities can directly influence policy development. The study concludes with tangible recommendations to help effect each of those four roles.

11. City of Toronto, Alternative Housing Subcommittee. September 1985. *Off the Streets: A Case for Long-Term Housing*. Toronto: City of Toronto, Alternative Housing Subcommittee. **ABSTRACT:** This is a report on a pilot project to transition 46 homeless and under-housed men into long-term housing. The study suggests that the City of Toronto has responded to the housing crisis with a focus on temporary shelter at the expense of a long-term, permanent housing strategy. The pilot successfully transitioned 38 of the 46 men into long-term housing through a three-step process facilitated by an Outreach Worker. An evaluation of the pilot suggests that the participants were very satisfied with the support they received and that their self-confidence and independence had increased, although they still faced the financial barriers of an expensive rental market. Limitations of the pilot project are noted: women were not included and the piloted process was small in scale, time and energy consuming, and slow. The report suggests that the pilot should be expanded, extended, and assumed by the city (though with

greater coordination with pertinent community groups and agencies) as part of a strategic move away from focusing on temporary shelter (e.g., recommendation to not build additional hostels) and toward an emphasis on long-term housing. The report ends with a set of recommendations to help achieve those ends.

12. Toronto Union of Unemployed Workers. March 1987. *Report of the Inquiry into the Effects of Homelessness on Health*. Toronto: Toronto Union of Unemployed Workers. **ABSTRACT:** This report a) examines the health conditions of homeless people; and b) recommends solutions to remedy the situation. The report is the culmination of an inquiry carried out by a ten-person panel of health professionals, lawyers, community representatives, and homeless people. The panel invited submissions from stakeholders including service agencies, hostels, homeless and under-housed people, and government representatives. Twelve categories of precarious housing's health effects were identified and expanded upon: cold injury, cardio-respiratory disease, tuberculosis, skin problems, nutritional disorders, sleep deprivation, infectious diseases, children's mental health disorders, adult psychiatric disorders, geriatric health issues, and chronic stress. The report ends with two sets of recommendations, one outlining basic changes for long-term solutions and the other addressing health services for homeless and under-housed persons.
13. City of Toronto Health City Office. September 1990. *Homeless, Not Helpless: Report of the Homeless Persons Outreach Project*. Toronto: City of Toronto Healthy City Office. **ABSTRACT:** This study is an attempt at consultation with homeless and under-housed people. The goal was to listen to and report their ideas, attitudes, and opinions about Toronto and to glean some insight into their lived experiences and challenges. Several collective focused interviews were held at various locations throughout the city with diverse groups of homeless and under-housed people. The themes that emerged from the

collective focused interviews include: the chronic shortage of affordable housing, the high cost of food in downtown areas, improved and more responsive community social/health services, good public services such as libraries and parks, the implications of life without proper identification and a permanent address, lack of power, public transportation, clean environment and parks, and safety.

14. Ambrosio, Eileen, et al. May 1992. *The Street Health Report: A Study of the Health Status and Barriers to Health Care of Homeless Women and Men in the City of Toronto*. Toronto: Street Health. **ABSTRACT:** This report gives the results of a rigorous health survey of homeless and under-housed people in Toronto, the first of its kind in the city. The report begins with a profile of the homeless population, then explores three broad issues: health status, access to health care, and women's health issues. It found that homeless people face significant health-related challenges, including a higher prevalence than the general population of arthritis, emphysema, asthma, cardiovascular disease, and epilepsy. Exacerbating this situation are the structural and attitudinal barriers many homeless people face when trying to access health care services. Structural barriers include not possessing an OHIP card and an inability to afford prescription drugs or special diets recommended by their health care providers. Attitudinal barriers include poor treatment by physicians and hospital staff members. The report also identified health challenges more often faced by or specific to homeless women, such as physical and sexual violence, access to menstrual supplies, and pregnancy care. It concludes with a set of recommendations to municipal and provincial governments and social/health service agencies that address the concerns raised by the study.
15. Hemson Consulting et al. November 1992. *City of Toronto High-Rise Conservation Study*. Toronto: City of Toronto Housing Department, Policy and Research Section. **ABSTRACT:** Given serious concerns over the increasingly poor condition of Toronto's high-rise buildings,

which comprise about 62,000 units – most of them in the affordable housing category, the City commissioned a study to test the feasibility of the City pursuing a conservation by-law approach that would legally require building owners to follow a system of conservation repairs. The by-law would set a conservation standard and require that conservation plans be prepared by third party professionals, accepted by the City, and financed through rent increases possible under Provincial rent control legislation. The study: 1) estimated conservation costs on a comprehensive basis through analysis of existing data and actual case study building inspections; 2) developed an understanding of how these costs would be treated by the new rent control legislation; 3) addressed the 'hard-hit' cases of poor condition buildings with low rent levels and low-income tenants; 4) reviewed experience in other North American jurisdictions; and 5) addressed the impact of a conservation program on landlords, tenants, the City, and the Province. The study consulted tenant, landlord, and government representatives and involved the Housing, Building and Inspections, Legal, and Planning and Development City departments. It found that the high costs of conservation repairs, though less than replacement costs, demand a phased program based on buildings' states of repair. In addition, the study proposed a five-point mandatory building conservation program outline that consists of 1) a proactive system; 2) a phased approach to full conservation; 3) starting with the oldest buildings first; 4) mandating that each building have a conservation plan; and 5) plans for a full evaluation in the third year of implementation. Conservation costs for buildings in average conditions would be shared by both landlords and tenants, while those for poor-condition buildings would require funding from the provincial government. The report also recommended alternative measures if provincial funding is not an option.

16. Scarborough Housing Work Group. October, 1994. *Report of the Inquiry into Disrepair in*

Scarborough's Highrises. Toronto: Scarborough Housing Work Group. **ABSTRACT:** This is the report of a full-day public forum for tenants throughout Scarborough to speak out about the extent of disrepair in their buildings, to describe their experiences with landlords and with government officials responsible, and to describe how the various recourses available to tenants with disrepair problems work in practice. The forum had five main goals: 1) to develop guidelines for tenants and tenants' associations to help them have repairs done; 2) to identify whose responsible for the disrepair problems and to develop accountability guidelines; 3) to pressure the City to resolve persistent problems in several of the worst buildings; 4) to recommend specific legislative and policy changes; and 5) to encourage tenants to become involved with the Scarborough Tenants Association. The report concluded that many tenants suffer in poorly maintained buildings and have the least resources to address the problem, but are given practically the entire burden to resolving disrepair problems through individual Court applications. In addition, the report found that the municipal government is not fulfilling its responsibility to monitor compliance with building and safety standards, that the Province is negligent in its capacity as landlord of Metro Toronto Housing Authority units, and that the Province has no system in place to scrutinize whether landlords properly maintain their premises or use the automatic yearly capital repairs increase for repairs. The report concluded with several detailed recommendations for the municipal and provincial governments to address these concerns.

17. City of Toronto, Community Services. 1997. *State of Homelessness Report 1996/1997: Report on Community Housing Initiatives*. Toronto: Housing Division, Community Housing Initiatives Section, Community Services. **ABSTRACT:** This report documents some of the changes that have affected homeless people and related community agencies in Toronto from 1996-1997 and how the City and

its community partners have responded to these changes. Specifically, the report reviews the Homeless Initiatives Program based on the City's "Off the Streets" policy and its three component parts: prevention, outreach, and support for change. The report concludes that homelessness is on the rise and that community services are over-stretched. It proposes a new long-term initiative to develop a broad housing strategy to respond to the changing needs of the homeless population.

18. Canadian Mental Health Association, Ontario Division. January 1998. *Mental Illness and Pathways into Homelessness: Findings and Implications, Proceedings and Recommendations*. Toronto: Canadian Mental Health Association, Ontario Division. **ABSTRACT:** This document provides the proceedings to a conference called to disseminate the results of the *Mental Illness and Pathways into Homelessness Project* (Pathways Project). The Pathways Project: 1) estimated the prevalence of mental illness among people who are homeless; 2) described pathways into homelessness; and 3) identified policy areas for reform. A random sample of homeless people was surveyed using a quantitative instrument and a sub-sample was interviewed for more in-depth information. The findings suggest that mental illness is not a major precipitating cause of homelessness in Metro Toronto, contrary to the commonly held view that mental illness is a major causative factor of homelessness. Similarly, the study found that severe mental illness (e.g. psychotic disorders) affects a relatively small percentage of homeless people, again, despite stereotypes. It did, however, find that two thirds of the study sample of homeless people have a lifetime diagnosis of mental illness, that 29% met the criteria for anti-social personality disorder, that one quarter received psychiatric outpatient services in the year prior to being interviewed, and that less than 20% had received any substance abuse treatment, the latter despite the findings' suggestion that substance abuse is an important factor in causing and maintaining

homelessness. Homeless people interviewed qualitatively indicated that a lack of affordable housing and unemployment were the two major catalysts for their homelessness. Two other add-on studies were described, one addressing neuropsychological and personality factors associated with homelessness and HIV prevalence in the homeless population. The report concludes with a set of policy recommendations to the three levels of government that focus on inter-government, inter-ministerial, and stakeholder cooperation to address the broader social and mental health-related facilitators of homelessness.

19. City of Toronto Healthy City Office. March 1998. *Homeless Voices: Follow-up to the Homeless, Not Helpless Report*. Toronto: City of Toronto Healthy City Office. **ABSTRACT:** This report is a follow-up to the *Homeless, Not Helpless Report* eight years prior. It followed a similar approach to data collection by focusing on the lived experiences of homeless and under-housed people themselves. Methods used included individual and group interviews with homeless people and related agency staff members and commissioning 20 homeless people to write personal stories based on their first-hand experiences of being homeless in Toronto. The findings suggest strongly that the situation has worsened considerably over the past few years. Reasons given for this include: changes in federal and provincial government policy that have drastically reduced affordable housing production and social assistance rates, a sluggish economy and unemployment, and a reduction in services to homeless people. For homeless women, an additional important factor continues to be violence from male partners. Throughout the report, participants make recommendations to address the problems they identify.
20. Golden, Anne, et al. January 1999. *Taking Responsibility for Homelessness: An Action Plan for Toronto. Report of the Mayor's Homelessness Action Task Force*. Toronto: City of Toronto. **ABSTRACT:** This high-profile, multi-volume report responds to the

Mayor's creation of the Toronto Homelessness Action Task Force in 1998 to recommend solutions to the growth of homelessness. The Task Force defined homelessness broadly, including those who are "visible", those who are "hidden", and those at-risk of becoming homeless. The report's two main themes are: 1) preventive, long-term approaches instead of reactive, emergency responses to homelessness; and 2) everyone, including all three levels of government must take responsibility for the problem and for its resolution. The report profiles homelessness in Toronto, reviews its causes, identifies six major barriers to effective solutions, and recommends tangible, coordinated, multi-level initiatives to overcome those barriers involving all three levels of government. The findings suggest that the profile of homelessness is changing and that overall homelessness is on the rise. The fastest growing homeless and at-risk groups are youth and families with children. Greater numbers of homeless people are forced to use hostels as long-term housing. Meanwhile, 100,000 increasingly poor people are on Toronto's social housing waiting list. Homelessness' causes, however, remain the same: 1) increased poverty; 2) a lack of affordable housing; 3) non-supportive deinstitutionalization; and 4) a variety of social factors including domestic violence, physical and sexual abuse, and alienation. Six major barriers to effective solutions are identified: 1) jurisdictional gridlock and political impasses; 2) dramatically increasing poverty and inequality; 3) decreasing supply of affordable housing; 4) the tendency toward emergency responses to homelessness; 5) inadequate and insufficient mental health and addictions community programs and supports; and 6) a lack of coordination of services. To overcome these barriers, the report suggests: 1) a City of Toronto Facilitator for Action on Homelessness; 2) shelter allowances; 3) supportive housing; 4) new affordable housing; 5) preserving existing affordable housing; 6) funding incentives to shift from emergency to prevention responses; 7) service planning coordinated around three

sub-groups: youth, families, singles; 8) creation of a Homeless Services Information System; 9) a harm reduction strategy; 10) implementation of a comprehensive health care services strategy for homeless people; 11) evictions prevention strategies; 12) improved discharge policies and practices; 13) creating small businesses to employ those at-risk of becoming homeless; and 14) promotion of “self-help” in all programs, services, and initiatives. The report suggests achievable roles for all three levels of government and concludes that the costs of the recommended solutions in addition to being affordable far outweigh the costs of doing nothing.

21. City of Toronto. 2000. *The Toronto Report Card on Homelessness, 2000*. Toronto: City of Toronto. **ABSTRACT:** This first annual report card is intended to report on the state of homelessness since the 1999 Golden Report and to monitor the extent to which its recommendations have been implemented. Since 1999, homelessness has worsened. The trends identified in the Golden Report continue: youth and families with children represent the fastest growing group of homeless people; poverty and inequality are rising; rents are increasing while the supply of affordable housing is dropping; demand for subsidized housing is rising while no new units are being built; more people are using shelters for longer-term housing; multiple episodes of homelessness are on the rise; food bank use remains high and community-based mental health supports are few and far between. Several of the Golden Report's recommendations have yet to be implemented or have been implemented only in part. The report concludes that while the City of Toronto has implemented the Golden Report's recommendations directed to the City, the provincial and federal governments have failed to address poverty and the affordable housing crisis, instead focusing on service provision. The report ends with a set of recommendations echoing those from the Golden Report.

22. Toronto Disaster Relief Committee. October 2000. *State of the Disaster: Winter 2000: A Report on Homelessness in the City of Toronto*. Toronto: Toronto Disaster Relief Committee. **ABSTRACT:** This report documents the situation for homeless people inside and outside shelter system in Toronto in the fall of 2000. It reflects the experience of shelter workers, homeless advocates, and homeless people themselves. The investigators interviewed over 60 homeless women and men using a convenience sample representing a cross section of the homeless population. The results suggest that 1) the majority of participants had difficulty securing a shelter bed; 2) shelter workers indicated that shelter capacity was at a maximum; 3) there is a lack of harm reduction shelters; 4) many participants have been barred from shelters; 4) overcrowding is a common problem in the shelter system; 5) the shelter staff-client relationship is strained and that low staffing is the norm; 6) shelters offer poor quality food; 7) there exist overall poor conditions in shelters, largely due to overcrowding; 8) theft and violence in shelters are common; and 9) families with children are increasingly using shelters. Those surviving outside face: 1) a lack of security; 2) even lower income levels than those in shelters; and 3) a lack of hygiene facilities. The report also identifies many of the health challenges facing homeless people including higher mortality rates; mental health challenges; chronic stress; barriers to accessing health care services; especially geriatric care; and substance use. The report concludes with a set of recommendations to address the deficiencies identified in the shelter system.
23. Hwang, Stephen W. 2001. Homelessness and Health. *Canadian Medical Association Journal* 164, no. 2:229-233. **ABSTRACT:** This article addresses 3 key issues: 1) who are the homeless?; 2) what health problems are common among homeless people?; and 3) how does the health care system respond to the needs of the homeless? Homelessness affects tens of thousands of Canadians and

has important health implications. Homeless people are at significantly higher risk than the rest of the population of dying prematurely and suffer from a wide range of health problems, including seizures, chronic obstructive pulmonary disease, musculoskeletal disorders, tuberculosis, and skin and foot problems. Homeless people also face significant barriers that impair their access to health care. More research is needed to identify better ways to deliver care to this population.

24. City of Toronto. 2001. *The Toronto Report Card on Homelessness, 2001*. Toronto: City of Toronto. **ABSTRACT:** This is the second Report Card on Homelessness as recommended by the 1999 Golden Report. The Report Card described 1) the state of homelessness in Toronto; 2) existing initiatives for reducing homelessness; 3) conclusions on the effectiveness of those initiatives; and 4) recommendations for future action. Key findings of the report card included: 1) homelessness and the number of low-income earners in Toronto continue to rise, especially among families and despite a strong economy and falling unemployment rates; 2) the fastest-growing groups of emergency shelter users are two-parent families and couples; 3) people are staying in shelters for longer periods of time, creating a bottleneck in the shelter system; 4) tenants continue to face a tight rental market in which rent increases severely outpace tenant incomes; 5) almost no new rental housing is being built and the affordable housing stock is being depleted by rising rents; 6) various government initiatives to address homelessness are at various stages of implementation and their impacts may not be felt for a while; and 7) although there are a few new government programs to help build affordable housing, they are insufficient to meet the current and future demand. Recommendations included: 1) the dissemination of the report card among governments and other stakeholders; 2) that the City continue to maintain a maximum 90% occupancy rate in the emergency shelter system and that it continue to develop emergency shelter services for underserved groups such as couples, gay and transgendered people, people with pets, and people requiring hard reduction; 3) that the federal government fund the proposed Assisted Rental Program at the level suggested in the Federation of Canadian Municipalities National Affordable Housing Strategy, while maintaining the production volumes suggested in the election platform and while recognizing all non-federal funding sources as matching contributions; and that 4) that the provincial government collaborate with all other levels of government to ensure delivery of the Assisted Rental Program, that it provide funding for more hospital and community-based mental health supports and addictions services and more supportive and transitional housing, and that it restore rent control legislation to help protect the existing affordable housing stock.
25. Toronto Plan. June 2001. *Unlocking the Opportunity for New Rental Housing: A Call to Action*. Toronto: City Planning Division, Policy and Research. **ABSTRACT:** This report addressed the lack of new rental housing development in Toronto. The report was a result of collaboration between the Urban Development Roundtable, a forum for Toronto's development community, and staff from the City's Urban Development Services Department. Noting that the solutions to the problem of a lack of rental housing have been identified by many studies throughout the years, the report called for the three levels of government to take 16 key actions to address the issue. Actions for the federal government included: 1) change the Canada Mortgage and Housing Corporation's restrictive mortgage insurance criteria; 2) amend income tax legislation to encourage new rental production; 3) treat rental properties fairly under GST legislation; 4) stimulate private investment in affordable rental housing; and 5) make suitable surplus federal land available. At the provincial level, the report called for the government to: 1) allow municipalities to lower property taxes for new rental buildings over the long-

term; 2) eliminate barriers to municipal/private partnerships; 3) allow municipalities to reduce or waive fees, charges, and requirements for new rental housing; 4) amend provincial sales tax policy to encourage the full range of new rental housing; 5) encourage more municipalities in Ontario to promote rental housing; 6) address NYMBYism and get the public on-side; and 7) step up the training of construction trades-people. The report called for the City to: 1) allow more housing, including rental housing; 2) reduce or waive fees, charges, and requirements for new rental housing; 3) review the parking requirements that apply to rental housing; and 4) continue efforts to streamline the development approval process.

26. Toronto Disaster Relief Committee. October 2001. *State of the Disaster: Update 2001*. Toronto: Toronto Disaster Relief Committee. **ABSTRACT:** This follow-up to the 2000 report of the same name updates the homelessness situation in Toronto. It concludes that the situation is worsening and that recommendations from the 2000 report have failed to be implemented. The 2000 report recommendations are reiterated.
27. United Way of Greater Toronto. 2002. *A Decade of Decline: Poverty and Income Inequality in the City of Toronto in the 1990s*. Toronto: United Way of Greater Toronto and The Canadian Council on Social Development. **ABSTRACT:** This study looked at Torontonians financial situation during the 1990s. Tax filer data were used to track income over the 10-year period. The study concluded that at decade's end, the financial situation of Torontonians had worsened significantly. Key findings included: 1) the median incomes of families and individuals were significantly lower in 1999 in real dollars, than they were in 1990; 2) Toronto families went from being better off compared to all Canadians to worse off; 3) despite strong economic performance at decade's end, poverty increased and deepened at individual and neighbourhood levels; 4) single-parents were hardest hit, despite decreasing unemployment

and increasing incomes; 5) poverty among children and seniors also rose substantially; and that 6) an increase in the income gap between rich and poor Toronto families. The study suggested that these outcomes are a result of the erosion of the social security net in the mid-1990s, in particular 1) declining real incomes due to reduced access to and lower benefit levels for social assistance and Employment Insurance; 2) the lack of affordable housing due largely to governments' withdrawal from social housing development, rising rents and growing evictions; and 4) stagnated minimum wage rates.

28. Vance, Sarah, and Pilipa, Stefan. Spring 2002. *Homelessness, Drug Use, and Health Risks in Toronto: The Need for Harm Reduction Housing*. Toronto: Street Health. **ABSTRACT:** This study summarizes the findings of a convenience sample survey of the Toronto homeless substance use population to explore the issues facing them and to develop practical solutions to identified problems. The results indicate that the people surveyed are generally long-term substance users using a variety of substances who felt that their substance use had caused serious problems in their lives and who tended to have experience long-term homelessness. Further, participants generally reported difficulties in accessing the shelter system, a problem exacerbated by many shelters' abstinence approach to substance use. The findings indicate that participants suffer very poor health: 9.1% had tested positive for HIV; 34.8% had hepatitis C; and several faced mental health challenges such as depression. The study report ends with a set of recommendations to address the needs of the homeless substance use population, in particular the need for sufficient and adequate harm reduction housing.
29. Dachner, Naomi, and Valerie Tarasuk. 2002. Homeless "Squeegee Kids": Food Insecurity and Daily Survival. *Social Science and Medicine* 54, 1039-1049. **ABSTRACT:** Current knowledge about food insecurity in North America is largely based on research

with low-income households. Much less is known about the food experiences of homeless people, a group who are particularly vulnerable to food insecurity. This study explored the food experiences of street youth, one of the fastest growing segments of the homeless population in Canada. To gain an in-depth understanding of food insecurity within the context of daily life, ethnographic research was undertaken with street youth at one inner-city drop-in-centre in Toronto, Canada. Results of this study reveal that street youth's access to food was precarious amidst the instability and chaos of street life. The day-to-day lives of the street youth encountered in this study were characterized by a constant struggle to find safe, secure shelter, generate income, and obtain sufficient food. In this context, food was a precious commodity. Food access was inextricably linked to and contingent upon conditions of health, shelter, and income. Food access was precarious since everyday food sources – purchased food and charitable food assistance – were ultimately insecure. "Squeegeeing" (washing car windows), the primary source of income for youth in the study, was dependent on the weather, political and public will, and youth's physical health, and thus did not generate enough money to continuously meet basic food needs. Charitable food assistance was considered poor quality and was associated with food sickness. The often unsavoury atmosphere of charitable food programmes, their locations, capacity, and idiosyncratic rules, policies, and hours of operation also affected access. Findings from this study extend the current understanding of food insecurity to homeless youth and offer insight into current responses to hunger and homelessness.

30. City of Toronto. 2003. *The Toronto Report Card on Housing and Homelessness, 2003*. Toronto: City of Toronto. **ABSTRACT:** The 2003 Report Card follows the 2000 and 2001 Report Cards in monitoring the state of homelessness and initiatives to counter it. Although unemployment decreased and overall household incomes rose

between 1995 and 2000, 552,300 people or roughly one-quarter of Toronto's population, live in poverty. Governments have done very little to improve poor peoples' incomes. For example, despite federal government increases to the National Child Benefit Supplement for low-income families, the Ontario government deducts this Supplement from social assistance benefits. The rental housing market has shrunk while the home-ownership market has increased. New affordable rental housing accounts for only 15% of the 2000 units per year recommended by the 1999 Golden Report. Affordable rental housing is also being lost to rising rents. Although Toronto's vacancy rate rose in 2002, the higher end of the market accounted for the increase, while the lower end vacancy rate remained relatively stable. The easing of rent controls in Ontario has resulted in only 20% of units in Toronto renting for less than \$800. The lack of a limit on rent increases for new tenants has also contributed to rising rents. The need for subsidized housing continues to grow: over 71,000 families are on the social housing waiting list. More supportive housing units are needed as well. Only one quarter of the yearly target recommended by the 1999 Golden Report has been met. Tenants are increasingly under precarious circumstances. On average, tenants have half the amount of income of homeowners, in 2001 more than a quarter of tenant households had annual incomes below \$20,000, and more than 250,000 tenants spent more than 30% of their income on rent. Homelessness is 21% higher than in 1990. Although the overall number of people using shelters dropped since 2001, the decline is partly due to federal immigration restrictions on newcomers seeking temporary shelter upon their arrival and to support services that help families in housing crises avoid the shelter system altogether. The Report Card ends with a set of recommendations for all three levels of government focusing on improving income security for low-income people, increasing affordable housing, and controlling rising rents.

31. Toronto City Summit Alliance. April 2003. *Enough Talk: An Action Plan for the Toronto Region*. Toronto: Toronto City Summit Alliance. **ABSTRACT:** (affordable housing section only): The Toronto City Summit Alliance represents a coalition of over 40 influential civic leaders from the private, labour, voluntary, and public centres in the Toronto region. In response to growing income disparity, the deterioration of the inner city, a drop in tourism, a decaying infrastructure, and weakened public services the coalition outlined an Action Plan that addresses a number of key areas where there is clear consensus for action and where progress can be made quickly. One of those key areas is affordable housing. The Action Plan reported that some 286,000 GTA households pay more than 30 per cent of their income on housing, 91,000 GTA households are on the social housing waiting list, that 30,000 homeless people pass through the Toronto emergency shelter system every year, and that average rent increased 21.4 per cent over the five years preceding the report. In addition, it reported that the monthly social assistance shelter allowance (\$544) covers only about 50% of the average Toronto market rent (\$1,055). Noting that several reports over the years have addressed the affordable housing problem and have suggested several practical solutions, the Action Plan commented that government action to solve the problem has been insufficient. The Action Plan urged the federal and provincial governments to move beyond tax measures toward truly affordable housing initiatives that include a six-point housing agenda over the next ten years for the GTA: 1) provide 10,000 rent supplements to high-need tenants; 2) make annual adjustments to the shelter component of social assistance to reflect local GTA housing costs; 3) create 40,000 new rental housing units over 10 years, 25,000 of which are rent-geared-to-income through a rent supplement program; 4) create 5,000 new supportive housing units; 5) continue existing homeless support programs; and 6) bring 45,000 pre-1973 units of existing social housing to a good state of repair.
32. Toronto Board of Trade. April 2003. *Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*. Toronto: Toronto Board of Trade. **ABSTRACT:** This report argued that Toronto's supply of affordable housing is inadequate and that this negatively impacts business, trade, and investment in Toronto. The report found that approximately one-third of families in Toronto pay more than 30 per cent of their incomes for shelter and that the average rent for Toronto apartments is beyond what many people can afford. The report suggested tax-based solutions to the affordable housing problem. Recommendations included: 1) development and implementation of a national housing strategy; 2) mandate expansion for the Canada Mortgage and Housing Corporation; 3) simple changes to the federal tax system as it affects construction and operation of rental housing; 4) tax incentives to encourage private sector rental housing development and to prevent the loss of existing affordable housing; 5) greater equity between the residential and rental housing property tax systems; 6) measures to encourage reclamation of "brownfield" sites for housing; and 7) a new tax credit and exemption on Ontario Opportunity Bonds to stimulate construction of affordable rental and ownership housing.
33. Toronto Disaster Relief Committee. May 2003. *The Shelter Inspection Report: A Report of Conditions in Toronto's Shelter System*. Toronto: Toronto Disaster Relief Committee. **ABSTRACT:** This is a report of findings from the Toronto Disaster Relief Committee Shelter Inspection Team's 2003 in-depth study of Toronto shelter conditions. Thirty individuals, including shelter users and service providers, gave information on the state of shelters in Toronto. The study findings suggest that Toronto's shelter system as a whole has significant problems with overcrowding, understaffing, inadequate hygiene facilities, serious health issues, violence, theft, inadequate food quality, problematic barring practices, and a lack of harm reduction facilities. In addition,

the report avoids singling out any one shelter, but rather points to system-wide problems, including inconsistent or absent standards across the system. The report concludes with a set of recommendations for all levels of government echoing those in previous Toronto Disaster Relief Committee reports that have not been implemented centred around increasing affordable housing spending and improving the shelter system.

34. Myles, Tim, et al. December 2003. *Bed Bugs in Toronto*. Toronto: Centre for Urban and Community Studies, University of Toronto.
ABSTRACT: This article provides an overview of the resurgence of bed bugs in Toronto. It gives a description and short history of the bed bug; discusses its reappearance in Toronto, particularly in the shelter, hostel, and other public housing sectors; suggests causes for concern; and provides suggestions for controlling and eliminating bed bug infestations. Despite the health hazards that they pose to already immuno-depressed homeless and under-housed people (e.g. serious skin irritations and psychological torment) and despite their potential to act as vectors for diseases, bed bugs are officially considered a nuisance pest and thus given lesser priority among public health officials. In addition, the article suggests that homeless and under-housed people may opt to sleep outside for fear of bed bugs in shelters. The article points out that bed bugs may be a biological indicator of deteriorating social conditions that may foretell the resurgence of other insect disease vectors such as lice and fleas.
35. Cheung, Angela M., and Stephen W. Hwang. 2004. Risk of Death among Homeless Women: A Cohort Study and Review of the Literature. *Canadian Medical Association Journal* 170, no. 8:1243-1247. **ABSTRACT:** *Background:* Homeless people are at high risk for illness and have higher death rates than the general population. Patterns of mortality among homeless men have been investigated, but less attention has been given to mortality rates among homeless women. We report

mortality rates and causes of death in a cohort of women who used homeless shelters in Toronto. We also compare our results with those of other published studies of homeless women and with data for women in the general population. *Methods:* A cohort of 1981 women not accompanied by dependent children who used homeless shelters in Toronto in 1995 was observed for death over a mean of 2.6 years. In addition, we analyzed data from published studies of mortality rates among homeless women in 6 other cities (Montreal, Copenhagen, Boston, New York, Philadelphia and Brighton, UK). *Results:* In Toronto, mortality rates were 515 per 100,000 person-years among homeless women 18-44 years of age and 438 per 100,000 person-years among those 45-64 years of age. Homeless women 18-44 years of age were 10 times more likely to die than women in the general population of Toronto. In studies from a total of 7 cities, the risk of death among homeless women was greater than that among women in the general population by a factor of 4.6 to 31.2 in the younger age group and 1.0 to 2.0 in the older age group. In 6 of the 7 cities, the mortality rates among younger homeless women and younger homeless men were not significantly different. In contrast, in 5 of the 6 cities, mortality rates were significantly lower among older homeless women than among older homeless men. *Interpretation:* Excess mortality is far greater among homeless women under age 45 years than among older homeless women. Mortality rates among younger homeless women often approach or equal those of younger homeless men. Efforts to reduce deaths of homeless women should focus on those under age 45.

36. United Way of Greater Toronto. April 2004. *Poverty by Postal Code: The Geography of Neighbourhood Poverty, 1981–2001*. Toronto: United Way of Greater Toronto and The Canadian Council on Social Development.
ABSTRACT: This study looked at the geographic concentration of family poverty in Toronto over the past two decades by: 1) determining the percentage of the city's 'poor'

families that were living in higher poverty neighbourhoods in 1981, 1991, and 2001; 2) identifying the number of higher poverty neighbourhoods that existed at each of the three points in time; and 3) plotting the changes in neighbourhood poverty over time on maps of Toronto. The study asked if: 1) there were more 'poor' families living in geographically concentrated areas of poverty today than in the last two decades; 2) the number of high poverty neighbourhoods had risen in Toronto over the last twenty years; 3) some city areas have had higher poverty increases than others; 4) high poverty neighbourhood's profiles have changed and if certain groups are more vulnerable today to living in poverty than twenty years ago; and 5) Toronto differed from the surrounding area in terms of change in the number of high poverty neighbourhoods. The study used secondary data from the 1981, 1991, and 2001 censuses and measured poverty using Statistics Canada's low-income cut-offs. Some key findings were: 1) family poverty rates are rising; 2) the concentration of family poverty is rising; 3) higher poverty neighbourhoods have increased dramatically; 4) the rise in 'poor' neighbourhoods has occurred almost exclusively in Toronto; 5) poverty has shifted to inner suburbs (Scarborough, North York, Etobicoke, and East York); and that the profile of higher poverty neighbourhoods has changed. The report concluded with several recommendations to address the dramatic results.

37. Butt, Nasir, De Gaetano, Richard, and Thompson, Rohan. May 2004. *Homelessness in Toronto: A Review of the Literature from a Toronto Perspective*. Toronto: Community Social Planning Council of Toronto. **ABSTRACT:** In 2003, the Community Social Planning Council of Toronto undertook a comprehensive review of research conducted on homelessness in Toronto during the last decade. The purpose of this review was two-fold: 1) to provide advocates and others concerned about homelessness with a resource that would enable them to easily access relevant research,

and 2) to identify gaps in the research to inform future studies on homelessness in Toronto. This review uses a broad definition of homelessness as a continuum from absolute homelessness, to concealed homelessness, inadequate and unsafe housing, people in need of housing supports, and those at risk of becoming homeless due to inadequate income and lack of affordable housing. The review indicates that though there is a substantial body of research on the issue of homelessness, specific research gaps remain. Research on housing issues of diverse ethno-racial groups of immigrants and refugees is partial and limited. The experiences of specific groups such as homeless seniors require more study. More research is needed on evictions, rent control, vacancy rates and public policy changes and its impact on homelessness. Notwithstanding these gaps, the review reveals that despite a substantial body of research on homelessness in Toronto and numerous recommendations to address the crisis, government action is either absent or inadequate. While new studies to address the gaps in the literature will prove useful for developing effective policy options, government need not wait for new information to address the critical problems facing homeless people in Toronto.

38. Gallant, Gloria, Brown, Joyce, and Tremblay, Jacques. June 2004. *From Tent City to Housing: An Evaluation of the City of Toronto's Emergency Homelessness Pilot Project*. Toronto: City of Toronto. **ABSTRACT:** The Emergency Homelessness Pilot Project (EHPP) was initiated by the City of Toronto in an effort to address the needs of those evicted from Tent City. EHPP provides rent supplements to former occupants of Tent City and assists them in finding and maintaining housing. The project was guided by a Steering Committee of stakeholder representatives, including former residents of Tent city, and was delivered in partnership with WoodGreen Community Centre and the Toronto Community Housing Corporation (TCHC). This study evaluates the effectiveness of the EHPP in providing

opportunities for homeless people to access private rental housing and assesses the impact of the project on their housing stability, support needs, and quality of life. The evaluation also examines landlord satisfaction with the program, landlord-tenant relations, and the supports offered to landlords. In addition, the study considers the views of service providers who had been working with Tent City residents and attempts to determine the cost-effectiveness of the project. A representative sample of former Tent City residents was interviewed three times to gather information. The results indicate that the project was highly successful in achieving its objectives. Eighty-nine percent of households assisted remain housed eighteen months after the start of the project. Those still housed expressed a high degree of satisfaction with their units, neighbourhood, and Housing Support Workers. Most housed participants experienced a series positive, stabilizing improvements to their quality of life since being housed, including overall improvements in their physical and mental health, substance use rehabilitation, returning to school, and finding employment. The participants attributed these and other positive changes to having adequate and stable housing. Challenges identified include administrative barriers with the social assistance systems (i.e. TCHC, OW, and ODSP); proper screening of landlords; and the ad hoc development process of the project, most participants' persisting precarious situations. The study suggests that the program is costs-effective when compared to accommodation and supports in the shelter system. The report concludes with a set of recommendations to improve the pilot project, including: expanding a Rent Supplement Program to other populations with integrated and coordinated services and administration, improving coordination among TCHC, landlords, OW, and ODSP; and continuing funding for the Housing Support Workers.

39. Novac, Sylvia, et al. August 2004. *Borderlands of Homelessness: Women's Views on Alternative Housing*. 2nd ed. (1st ed. published in 1996). Toronto: Women's Services Network. **ABSTRACT:** Over the past several years, a variety of non-profit housing projects have been built with the purpose of housing the homeless. However, much of this housing has been inadequate for women who are homeless, perhaps because the some of the needs of homeless women are distinct from those of homeless men. This study explores how well the alternative non-profit housing developed in Toronto since 1980 accommodates its women residents. Specifically, it looks at: 1) how well women and men mix in the housing built up to date; 2) how does safety relate to overall satisfaction with housing; 3) how well facilitative management works for formerly homeless women; and 4) how satisfied are tenants with building form, size, and design. Three data sets were collected, one through face-to-face individual interviews with 100 who live in various alternative non-profit buildings located in Toronto; another through two collective focused interviews with a sub-sample of the 100 women interviewed; and the third through a second face-to-face interview with 10 women who had previously lived in alternative non-profit housing but who were now living in shelters. The results indicate that a significant number of participating women experience problems of sexual harassment and safety concerns (e.g. loitering by strangers, theft, drug-related activities) in non-profit alternative housing. With regard to building location and unit form, nearly three-quarters of the women were happy with their neighbourhood, although more than half felt concerned about their safety when out at night. Three-quarters of the women were happy with their units, especially those women living in gender-segregated buildings. Women overwhelmingly preferred self-contained housing to shared units. Almost all women were aware of the non-profit housing application and selection process, including waiting lists and screening. Some women expressed concern over the capacity of some

tenants to participate in applicant screening. Two-thirds of the women were uncomfortable with one or more of their co-residents. While the majority of the women found it important for tenants to be represented on non-profit housing boards, over 40% of them did not know if there was tenant representation on their boards. Nonetheless, the majority of women felt that tenant opinions were adequately considered in decision-making processes. The report concludes with a set of recommendations emphasizing the need for single-occupancy housing geared toward women, with special focus on their safety needs.

40. McDonald, Lynn, Dergal, Julie, and Cleghorn, Laura. November 2004. *Homeless Older Adults Research Project Final Report*. Toronto: Institute for Human Development, Life Course, and Aging, University of Toronto. **ABSTRACT:** Given the paucity of knowledge on homeless older adults, the City of Toronto commissioned this study to better understand the characteristics, circumstances, and service needs of older homeless adults in Toronto. This was done through a mixed methods approach including face-to-face interviews (quantitative and qualitative) and collective focused interviews with chronically homeless older adults, newly homeless older adults, and older adults at risk of homelessness. In addition, the researchers conducted a secondary data analysis and a literature review. The research results are thorough and cover homeless older adults' socio-demographic characteristics, experience of homelessness, housing history, use of health and community services, health status, substance use, nutrition, social support, family life, current finances. The results suggest that homeless older adults possess unique characteristics that require better service coordination, additional education and training for service providers, and new shelter and housing options that meet their unique needs. The report ends with a set of recommendations to address these needs.
41. San Pedro, José. January 2005. *Palliative Care and the Homeless: Selected Readings*

and Resources. Toronto: Palliative and Support Care Service, St. Joseph's Health Centre.

ABSTRACT: This is a selection of readings and resources on palliative care and homeless and under-housed populations compiled by St. Joseph Health Centre's Palliative and Supportive Care Service.

42. Ontario Women's Health Network, et al. June 2006. *Count Us In! Inclusion and Homeless Women in Downtown East Toronto*. Toronto: Ontario Women's Health Network. **ABSTRACT:** The purpose of this study was to investigate how health and social services in Toronto and Ontario can be made more inclusive and promote the health and well-being of marginalized groups. Homeless and under-housed women who live in Downtown East Toronto led the research and were actively engaged in all stages of the project, from collecting and analysing the data to developing the final recommendations. They facilitated 11 focus groups with 58 homeless and under-housed women to collect information on existing health and social services and policies and how they can be improved. The themes that emerged where women experienced gender-related challenges include health and social service provision, substance abuse, work and money, education, security, family and community, discrimination, and transitional supports. Having identified barriers and challenges, the study also offered solutions suggested by the participants themselves and concludes with a concrete policy agenda to make those solutions reality.
43. Shartal, Sarah, et al. June 2006. *Failing the Homeless: Barriers in the Ontario Disability Support Program for Homeless People with Disabilities*. Toronto: Street Health. **ABSTRACT:** This report describes the experiences of homeless people with disabilities who could not access the Ontario Disability Support Program (ODSP). It identifies key barriers and delays in the ODSP system and makes a number of recommendations to address those barriers. It also highlights gaps in the overall disability system. The investigators

individually interviewed 85 homeless people with disabilities. The sample was purposive; all participants were clients at Street Health or Parkdale Activity and Recreation Centre. The project produced several important results; but two are particularly startling: 1) 100% of eligible participants needed help accessing ODSP benefits; and 2) 100% of participants whose ODSP applications were successful were able to secure housing.

APPENDIX 2 - CONSOLIDATED LIST OF RECOMMENDATIONS

Introduction

Over the last hundred years, homelessness and precarious housing have been the subject of numerous research studies, inquiries, and reports. As current and future efforts to end homelessness offer plans, models, and/or solutions, it may be useful to look to back to help us move forward. Below is a consolidated set of recommendations to address homelessness proposed during the past century. The recommendations' sources include governments, advocates, health professionals, service agencies, and homeless people themselves. This consolidated list is a synthesis that does not necessarily convey all the details of each report's recommendations. We refer the reader to the relevant references for greater detail. It must also be noted that many of the recommendations throughout the last century covered here have remained consistent from the first to the last report. Each recommendation references the relevant report(s) in the chronologically-listed bibliography in part to demonstrate this consistency in recommendations made over the decades.

Increase Income Security to Reduce Poverty

Several reports and studies focused on a key determinant of homelessness (and poverty) – a lack of income security. Indeed, it is identified in the oldest reports cited in the bibliography – the 1918 *What is "the Ward" Going to Do with Toronto?* (1). Many reports highlighted the close association between social assistance rate cutbacks or unemployment and increased homelessness. Recommendations addressing income security include:

- Broaden and strengthen federal unemployment/employment insurance and other federal social assistance programs (2, 5, 13, 27, 30, 36, 40). One example is lowering the age of eligibility for Canada Pension Plan and other income support programs for older homeless or at-risk adults (40).

- Increase provincial social assistance rates, in particular the shelter allowance* component, to reflect the rising cost of living in Toronto (5, 8, 9, 10, 12, 13, 18, 20, 21, 27, 29, 30, 31, 36, 42, 43).
 - Recommendations range from a 40% increase on Ontario Works rates (42, 43) to a 20% increase on the shelter component of social assistance rates (20, 21).
- Implement a shelter allowance* for the working poor (13, 20, 21).
- End the provincial government's deduction of the National Child Benefit Supplement from general welfare payments (42).
- Increase the number of hours per week that a social assistance recipient may work without being penalized (10).
- Increase minimum wage to a liveable wage (13, 27, 30, 36).
- Implement a full-employment strategy (12), or at least create greater employment, particularly in neighbourhoods with higher poverty rates (36).
- Fund and administer a municipal rent bank to help individuals and families deal with short-term rent arrears (20).
- Establish a non-profit, co-operatively-owned and operated casual labour agency specifically for homeless adults (7) and increase support for the Productive Enterprises Fund to help start small businesses that employ homeless people (20).

Ensure Access to Affordable Long-Term Housing

Most reports, including those from City officials, noted that the homelessness crisis is largely a consequence of an affordable housing crisis. Increasing access to affordable housing was the most cited recommendation, suggested as early as 1918. Variants of that recommendation include:

- Government, at all three levels, commitment to build sufficient numbers of low-income social housing units. Several reports cited the federal and provincial governments' respective withdrawals from direct provision of low-income social housing as major pre-cursors and perpetuators of homelessness and the urgent

need for a national affordable housing strategy (1, 2, 3, 4, 6, 8, 9, 10, 11, 12, 13, 18, 19, 20, 21, 24, 27, 28, 30, 31, 32, 36, 39, 42).

- The Bruce Report of 1934 (2) recommended a comprehensive affordable housing program.
- The Toronto Reconstruction Council recommended in 1946 that the vast majority of the 50,000 new housing units required in the post-war decade had to be affordable rental units, given that only 15-20% of Torontonians could afford to buy a new home (4).
- A 1966 City Consultative Committee report recommended that the City assume greater responsibility for the initiation and implementation of housing programs (6). The report further suggested that the City take the initiative and begin its own housing program to leverage greater cooperation from the provincial and federal levels of government.
- The Social Planning Council report of 1983 (9) recommended 30,000 new units over five years, noting that a similar number of new units were built during the 1960s and that only a fraction of that had been built since.
- The Golden Report of 1999 (20) recommended 3,000 new units per year for the next five years just to meet rising demand. The Report emphasized the need for a complementary shelter allowance program to ensure sufficient access.
- The City's 2000 *Report Card on Homelessness* (21) urged the provincial government to make land available for new social housing construction.
- In 2003, the Toronto City Summit Alliance recommended 40,000 new rental housing units over 10 years, 25,000 of which should be affordable on a rent-geared-to-income and rent supplement basis (31).
- Ensure a wide variety of long-term low-income housing options reflecting the diversity of needs to be met, including the needs of single persons, families, women, those facing mental health and addictions challenges, older adults, and youth (5, 7, 8, 9, 10, 12, 14, 18, 19, 20, 21, 24, 28, 35, 33, 39, 40, 42).
- The 1983 *No Place to Go* (9) report suggested the need for subsidized rooming house and bachelor accommodations for single persons, 5-8 bedroom apartments for families, transitional housing for those with a long history of homelessness, and cooperative housing.
- The Golden Report of 1999 (20) suggested 5,000 new supportive housing units over 5 years. The report recommended that this new social housing take into account the diverse needs of the homeless population.
- The *Homelessness, Drug Use, and Health Risks in Toronto* 2002 (28) report recommended that supportive harm-reduction housing be included in plans to build new supportive low-income housing.
- In 2003, the Toronto City Summit Alliance recommended 5,000 new supportive housing units (31).
- The *Borderlands of Homelessness* 2004 report (39) made several recommendations on the particular needs of homeless and under-housed women, including the need for supportive housing for abused women and for women's needs to be considered in any social housing development.
- The *Homeless Older Adults Research Project Final Report* of 2004 (40) recommends that new social housing developments take into account the special needs of older adults.
- Prevent the loss of and help to adequately maintain the existing affordable long-term housing stock. The negative effects of gentrification, land speculation, and rising rents on the dwindling supply of affordable housing have been documented since at least 1918, as have the effects of negligent landlords and building owners on affordable housing unit conditions (1). (1, 6, 7, 8, 10, 12, 13, 15, 16, 19, 20, 21, 24, 30, 33)
- The Social Planning Council's 1987 (12) report recommended tax law changes to prevent speculation in the housing market that drives up low-income property values and rents. The same recommendation was made

formally almost 70 years earlier, suggesting further that revenues raised through the tax be used for housing development (1).

- The Golden Report of 1999 (20) recommended that the City adopt a “no net loss” policy by controlling demolition and conversion of affordable units. Similar recommendations were made formally as far back as 1918 and 1934 (1, 2).
- The City’s 2001 and 2003 *Report Cards on Housing and Homelessness* (24, 30) recommended that the *Tenant Protection Act* be amended to provide rent protection to vacant units.
- The TDRC’s 2003 *Shelter Inspection Report* (33) recommended that the City’s “Housing First Policy” be maintained. A similar policy recommendation made in 1966 (6) suggested that older homes slated for demolition be refurbished and designated for “emergency housing” purposes.
- Ensure proper maintenance and conservation of the city’s rental apartment buildings through proper enforcement of existing and proposed City and Provincial laws and regulations (1, 6, 15, 16). This includes implementing a more aggressive prosecution policy for persistently negligent landlords, allowing rent freeze orders for City owned buildings, and implementing an accountability mechanism to ensure that landlords use automatic annual rent increases for necessary repairs. The Toronto City Summit Alliance specifically targeted the city’s approximately 45,000 pre-1973 units of existing social housing for repairs (31).
- Undertake a city-wide survey of high-rise apartment building conditions (15).
- Implement an urgently needed phased, mandatory, and affordable conservation program for the city’s high-rise apartment building stock, the majority of which is affordable housing, with Provincial financial support for buildings in poor condition (15).
- Modify the existing buildings inspections system to hire more inspectors and upgrade their skills, to make inspections more systematic, to better utilize engineering consultants, and to mandate selective building audits (15, 16).
- Increase the number of non-social housing rent supplements* for low-income earners (9, 13, 30, 31, 33, 38). In 2003, the Toronto City Summit Alliance recommended 10,000 rent supplements for short-term need (31).
- Help prevent the eviction of low-income earners and those recently “re-housed”. Initiatives recommended over the years include rent banks, amendments to the *Tenant Protection Act* to better protect tenants, housing follow-up workers for those recently re-housed, and funding for legal assistance (10, 11, 13, 19, 20, 21, 24, 30, 40, 42).
- Make it easier and more appealing for the private housing sector to develop affordable housing options (9, 20, 21, 25, 30, 32).
 - The 1999 Golden Report (20) made several concrete recommendations to help bring down capital and operating costs for private sector housing developers. These include making land available at a reduced cost, waiving associated fees and charges, favourable financing, GST/PST rebates, direct grants, special property tax rates, and rent supplements.
 - The City’s 2001 *Unlocking the Opportunity for New Rental Housing* and the Toronto Board of Trade’s 2003 *Affordable, Available, Achievable* reports (25, 32) made several recommendations from the perspective of private sector rental housing developers. These include making the Canada Mortgage and Housing Corporation’s mortgage insurance criteria more flexible; amending federal and provincial income tax and GST/PST legislation to encourage rental market investment (specific recommendations include a full GST rebate on new rental housing projects, increasing the Capital Cost Allowance to 5% for new rental housing, and increase allowable “soft cost” expenses);

providing tax credit and other financial incentives for the private sector; making available surplus federal land on preferential terms; reducing or waiving fees, charges, and requirements for new rental housing; and streamlining the development approval process.

- Shift efforts from increasing emergency temporary shelter to making available sufficient affordable long-term housing. Several reports emphasize that despite recommendations to address the long-term needs of homeless and under-housed persons, most efforts have focused on emergency measures such as increasing shelter space. The counter-argument in other reports is that as the affordable housing crisis worsens so does the need for emergency services. Thus, any reduction in emergency services, even if to concentrate efforts on long-term solutions, only exacerbates the problem (10, 11, 12, 19, 20, 22, 26).
- Take a community development approach that sees homeless and under-housed people themselves organize to address collectively many of the issues and challenges they face (19, 20).

Better Coordination and Provision of Services/System

Although initiatives to address homelessness tend not to address preventive factors like income security, they have focused on a variety of programs and projects to assist homeless persons on an emergency or transitional basis. Many of these projects have focused on helping homeless persons navigate through the myriad of services and administrative procedures required to secure long-term housing. In addition, the number of services and the involvement of all three levels of government imply a significant need for coordination to maximize the services and programs' efficiency. Recommendations to improve coordination and provision of homeless services include:

- Build leadership and coordination through the establishment of a Facilitator for Action on Homelessness who reports to the

Mayor and Council and who ensures and monitors implementation of a comprehensive homelessness strategy (20, 33). One report recommended that the Facilitator assume the role of Ombudsperson with the power to receive and investigate complaints, recommend solutions, and report on outcomes to City Council (33). A similar role, Commissioner, was recommended in 1966 (6).

- Have policy and decision makers experience, if only marginally and briefly, what it is like to be homeless (19).
- Better facilitation of the street to housing transition. Several reports documenting the results of piloted street-to-housing pilot projects recommend the expansion and improvement of such initiatives. In particular, several cite the benefits of having a case worker follow up with recently housed people to help them in their transitions. This approach was recommended by City planners as early as 1977 (7). (5, 7, 9, 11, 19, 38, 40, 43)
 - The 2004 *Homeless Older Adults Research Project* (40) recommends case workers specifically for homeless older adults transitioning into housing.
- Developing a uniform method of registering and quantifying service users. (5, 33)
- Better coordinated housing and shelter registries. Some reports recommended a centralized housing registry to replace the patchwork of registries operated through a variety of different services (9, 14). However, other reports noted resistance to this approach citing several agencies' concerns over a lack of flexibility and responsiveness that any centralization may bring with it (9).
- Offering more re-education, job training, addictions counselling, and life skills programs. As part of a better coordinated supports system, these transition programs are recommended to build the capacity of recently housed people (5, 7, 9, 19, 20, 29, 36, 42).
- Make service schedules more amenable to the needs of users (13, 19, 42). In one report (13)

that focused on the perspectives of homeless people themselves, several participants noted that many service agencies operate on timetables more suitable to staff members than to users.

- Better coordination among stakeholders in rental supplement programs. The City's 2004 *From Tent City to Housing* (38) evaluation recommended better coordination among Toronto Community Housing Corporation, landlords, Ontario Works, and the Ontario Disability Support Program to ensure better provision of rental supplement payments.
- Establish a centralized, comprehensive information system on homeless services. Ensure that all agencies have access to this system and that it is easily accessible by those who may need it (20).
- Ensure that institutions, including correctional and medical institutions, implement appropriate discharge protocols for people with no fixed address (20).
- To help foster accountability and relevance, the City's 2001 *Report Card on Homelessness* (24) supported the participation and active involvement of homeless and socially isolated people in City committees.

Recommendations for “Emergency” Shelter

Almost all reports noted the need for long-term, fundamental solutions to the housing/homelessness crisis. Yet, most also noted pressing emergency needs as the crisis unfolds. Of the few report recommendations adopted by governments, those addressing emergency or shelter needs are disproportionately represented. Recommendations include:

- Ensuring that the emergency shelter system's purpose is just that – for short-term emergencies, not long-term housing. In addition, the emergency shelter system should serve as a bridge to long-term housing, not only as temporary shelter. Finally, although the non-government, non-profit sector historically has been a provider of emergency shelter services for homeless people, the non-government,

non-profit initiatives should not be expected to substitute the government-mandated and planned measures required to fundamentally address the crisis (5, 6, 8, 11, 12, 19, 20).

- The Toronto Union of Unemployed Workers' 1987 report (12) recommended an accurate counting system for hostel users to distinguish between short-term and long-term housing requirements.
- The 1999 Golden Report (20) recommended that resources should be redirected gradually away from the emergency shelter services toward a long-term housing strategy, *but only* if a sufficient new supply of affordable and supportive housing is created, a recommendation also made by the City in its 1985 *Off the Streets* (11) report.
- On the other hand, some reports note that while the lack of action on increasing access to long-term affordable housing persists, the pressing needs of a deteriorating emergency shelter system cannot be ignored (12, 22, 26, 28, 30, 33, 40, 42). The Toronto Disaster Relief Committee's (TDRC) 2000 *State of the Disaster* (22) report recommended a moratorium on shelter closures while the homelessness and affordable housing crisis continues and that more shelter and drop-in spaces are opened to meet a 1000-bed shelter shortfall. Calls for ensuring sufficient shelter space were made also by Street Health (28) in 2002 and by the City (30) the following year.
- The Toronto Union of Unemployed Workers' 1987 report (12) recommended several measures to address health and hygiene concerns in shelters and drop-ins. These include: proper cleaning of all shelter spaces; improving the nutritional quality of food served; quarantine areas/rooms for those with communicable diseases; improving shelter air quality; provision of detoxification and addictions support facilities; provision of childcare; and provision of ongoing primary health care. The Golden Report of 1999 (20), the TDRC's 2000 *State of the Disaster* (22) report, and Street Health's 2002 *Homelessness, Drug Use, and Health*

Risks in Toronto (28) report provide similar suggestions with regard to cleanliness, hygiene, health, and safety standards.

- The TDRC (22) recommended that existing shelters meet United Nations refugee camp standards and that the Medical Officer of Health carry out a special investigation into health standards in the shelter system.
- Develop a voucher system for use in private motels and hotels until sufficient shelter space is made available (22).
- The TDRC's 2003 *Shelter Inspection Report* (33) is dedicated exclusively to identifying the problems and needs of the shelter system in Toronto. Some of its recommendations include: enact a by-law that permits shelters in all parts of the city; allow the right of homeless and under-housed people to squat given the current worsening state of the housing and shelter crises; ensure that the City's own 90% shelter maximum occupancy policy is enforced, a policy recommended by the City's own 2001 Report Card (24); open a new 200-bed shelter to address extreme overcrowding; that all shelters meet the City's revised Shelter Standards; disallow "maximum length of stay" policies in shelters, and that the City appoint a "Client Advocate" to assist shelter residents that appeal barrings.
- Providing the necessary variety of services in shelters to address the needs of the diversity of users, including those of women, older adults, youth, families, and those with mental health and addictions challenges (7, 8, 10, 11, 20, 22, 24, 26, 30, 33, 39, 40, 42).
 - The Social Planning Council's 1983 *People Without Homes* (3) report recommends adequate shelter staff training and numbers to properly receive users. *The Street Health Report* (14) of 1992 does the same, particularly to deal with cases of incest and sexual abuse and harassment.
 - The City's 1985 *Off the Streets* (11) report recommends an Outreach Worker to help with temporary shelter to long-term housing transitions.
- In the 1998 *Homeless Voices* (19) report, homeless people themselves had several recommendations: creating jobs for users within hostels; increasing storage space for users in hostels; more mental health support in hostels; more and smaller hostels; more harm reduction hostels; keep drop-ins open longer and more days per week; greater access to phones, voicemail, and the Internet; more adult literacy, education, and re-training programs; and less rigid rules and regulations in shelters.
- The 1999 Golden Report (20) recommended that new shelters be established for homeless sub-populations including families, abused women, youth, Aboriginals, and refugees.
- The 2002 *Homelessness, Drug Use & Health Risks in Toronto* (28) report highlighted the need for comprehensive TB screening in homeless shelters and drop-in centres.
- Several reports recommended the need for youth-focused and harm reduction shelters (13, 18, 19, 20, 22, 26, 28, 33, 42). Street Health's 2002 report (28) specifically recommended that at least 20% of shelter beds operate from a harm reduction philosophy.
- The 2004 *Homeless Older Adults Research Project* report (40) recommended additional shelter space specifically to meet the needs of older homeless adults. Specifically, the report recommended building a new age-segregated shelter with capacity for 40 to 60 users, designated a special wing for the special needs of older adults within an existing shelter, and build a smaller shelter for older homeless women.
- The Golden Report of 1999 (20) made several recommendations regarding the emergency shelter system, including: provincial cost-sharing for the emergency shelter system should reflect higher costs in Toronto, including those that must cover the more specialized needs of Toronto's shelter users; improved coordination among emergency or temporary shelters and the broader homelessness and housing system with

the goal of better transitioning people into long-term housing; standardize the drop-in sector: all drop-ins should provide core (basic needs, crisis intervention, referral, etc.) and ancillary (health care, financial counselling, economic development, etc.) services; and drop-ins must have stable, core funding from government and non-government funders; and establish and fast and transparent appeals process for users who are barred from shelters and drop-ins, a recommendation reiterated by the TDRC in 2000 (22).

Health-Related Recommendations

A frequent topic of research and/or reports into homelessness has been health. Of the 43 reports cited here, several, as far back as 1977 (7), have documented some of the health effects of homelessness and under-housing. The older reports' health recommendations tended to focus on addictions rehabilitation (7). Since then, research into the health effects of homelessness has directed attention to other health issues, such as access to health care, harm reduction, and palliative care. Below are some of the recommendations to address these and other issues:

- The City Department of Public Health's 1984 *Housing and Health* (10) report made several recommendations to ensure that Toronto Public Health has active and progressive involvement in homelessness and housing-related issues. These include: Public Health's systematic monitoring of the impact of inadequate housing on health; taking the role of advocate to inform public policy that impacts upon homelessness; that a Public Health representative sit on the committees and task forces dealing with homelessness and housing; that Public Health review the City's Housing By-law and its enforcement; to facilitate the development of an inspection program under the Health Protection and Promotion Act for shelters and rooming houses; and to take an active role in community development initiatives through which community groups address their own housing problems. The Toronto Union of Unemployed Workers' 1987 (12) report and the 1999 Golden Report (20) reiterated several of these recommendations.
- In 1992, Street Health (14) also recommended that Toronto Public Health establish a special influenza immunization program for all homeless people.
- Some recommendations focus on the role of hospitals and their staff members. In particular, they urge respect and compassion from hospital staff members when caring for homeless people (12, 14, 20); that emergency room staff ensure that patients have access to the supplies necessary to carry out prescribed treatments (14); that a designated staff person skilled in working with homeless people is available in emergency rooms as required (14); that hospitals adjust their electronic records systems to identify patients without a fixed address (14); and that homeless patients be referred to the hospital's social work department for discharge plans (14).
- Several health-related reports focused on addressing the administrative barriers that homeless people face in accessing health care. Recommendations include: never denying service to homeless people without an OHIP card (12, 14, 20); making it easier for homeless people to obtain an OHIP card (12, 14, 20); that family practices and community health centres make allowances for people who need same day appointments (20); provide financial incentives for physicians to encourage them to serve homeless people (20); to look to other health professionals to provide services to homeless people that physicians will not or cannot provide (14).
- Access to free dental health care and prescription medications was identified as an important health concern for homeless people. Regarding dental care, the recommendation was for a collaborative effort among Toronto Public Health, pertinent educational institutions, and community health centres to ensure easier and free access to dental health care for homeless people (14, 20). As for access to prescription medications, the 1999 Golden Report (20) recommended a special pharmacy where homeless people can obtain prescription medications free of charge.
- Many reports highlighted the special needs of

homeless people dealing with mental health challenges. Recommendations include: the provision of accessible, appropriate, community-based mental health support services (14, 18, 20); and the addition of 50 psychiatric beds to the Centre for Addiction and Mental Health, Queen Street Division. In addition, several reports cited the need for more supportive long-term housing.

- Some of the reports addressed the challenges that substance addictions pose to homeless people. Recommendations include ensuring access to appropriate and sufficient addictions rehabilitation programs (7). Earlier reports focused on alcoholism (7), while later reports also addressed other drug addictions (13, 14, 18, 19, 20, 22, 26, 28, 33, 42).
- In addition to rehabilitation programs, reports also recommended a harm reduction approach to homeless and under-housed people who are active substance users. Most housing options in Toronto have an implicit or explicit abstinence philosophy despite the fact that a significant percentage (though not the majority) of homeless people consume substances regularly. Recommendations to address this barrier include ensuring that a sufficient percentage of shelters, drop-ins, transitional housing, and supportive long-term housing allow substance use on their premises by their users, with the appropriate supports in place for counseling and rehabilitation (19, 20, 22, 26, 28, 42). One report also recommended that City shelters discontinue the practice of barring users for possession of drug paraphernalia (28).
- In 2004, the City commissioned a major study (40) into the profile and needs of the older homeless adult population. The report highlighted several needs particular to older homeless adults, some of which dealt with palliative and long-term care. Recommendations to address these and other health needs include working with Community Care Access Centers to develop appropriate palliative and long-term care options for the homeless; establishing a list of health care professionals willing to serve older homeless and under-housed adults; removing transportation barriers to accessing health care;

developing an education strategy for health care professionals on the special needs of older homeless adults (40, 41).

- Research conducted in 2006 by Street Health (43) investigated Ontario Disability Support Program (ODSP) access issues for homeless people with disabilities. The research made several important findings, including the startling conclusions that: 1) 100% of participants needed help accessing ODSP benefits; and 2) 100% of participants who received ODSP benefits as a result of the research project secured housing. The report made several key recommendations that will help homeless people with disabilities overcome key barriers (mostly administrative) to accessing benefits to which they are entitled. Street Health made 18 concrete, feasible recommendations to improve the system with specific steps to implement the recommendations. Some of these include: that the Ontario Ministry of Community and Social Services make the ODSP application process much more responsive to the particular circumstance of homeless people; that the Ministry eliminate proof of identity barriers for homeless people; that medical requirements in the ODSP application process become more relevant to the specific health circumstances of homeless people; and that the Ministry increase the quality of service, coordination, and efficiency of the ODSP administrative and decision-making process.

Recommendations to Meet the Needs of Sub-Groups

Many early reports on homelessness focused exclusively on older men (5, 7, 8). Since then, reports have documented the changing trends in the homelessness demographic. Homeless women, families, youth, Aboriginals, and immigrants increasingly captured the attention of researchers and policy makers. The resulting reports made several recommendations to address these sub-groups' particular needs. Below are some of these:

- Of the reports covered here, only the most recent focus on the distinct circumstances and needs of homeless women (35, 39, 42).

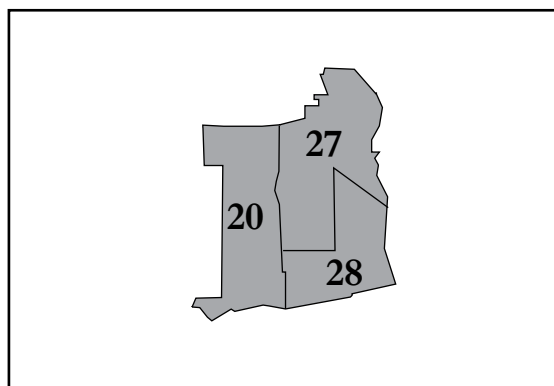
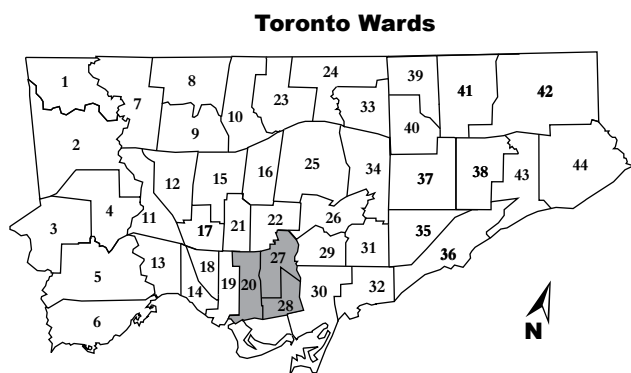
- Some recommendations emphasized abused women's need for support once in the shelter system (20, 39). Recommendations include funding for transitional housing supports for abused women and their children; and the construction of additional supportive housing units with special safety features for abused women and their children.
- Other recommendations highlighted the safety needs of women in both emergency and long-term housing. Reports recommended that shelters and long-term housing developers always account for the specific safety needs of women to ensure that incidents of physical and sexual violence against women do not occur in their premises.
- Another recommendation focused on child-care requirements for women (and men) with children. It was recommended that shelter and long-term housing providers facilitate access to child-care (39).
- The 2004 *Borderlands of Homelessness* (39) report also recommended that social and non-profit housing staff and tenants be provided with anti-oppression training that covers issues of physical and sexual harassment against women.
- The report (39) also recommended amendments to the *Landlord and Tenant Act* (now the *Tenant Protection Act*) that recognize sexual harassment by landlords, their agents, and tenants as prohibited behaviour and that expedite the eviction of men who are convicted of domestic assault.
- The recent *Count Us In!* (42) report made several recommendations identified by homeless women themselves. These include: service providers becoming more sensitive, respectful, and non-judgmental with the women they serve; service providers avoiding heterocentric assumptions; eliminating age barriers to training programs; and establishing more detox and harm reduction programs accessible to women.
- Several reports also identified the special needs of the increasing number of homeless families.
 - Several reports cited the need for dedicated supportive housing for families, including single parent and young families (12, 20, 33, 39, 42).
 - Reports recommended the provision of child care and the pediatric care in shelters (12, 20, 39)
 - The 1999 Golden Report (20) made several concrete recommendations, including: equitably distributing family hostels throughout the City; establishing reception and support programs in schools with homeless students; and establishing treatment and outreach programs for young parents with substance addictions.
- Here are recommendations on the needs of homeless youth:
 - Establish flexible short- and long-term housing options for youth, such as a co-ed youth shelter with a peer-support program (18, 22, 26, 33).
 - The Golden Report (20) recommended that the City establish partnerships among youth shelters and landlords to create additional housing units for youth with transitional support services. In addition, it recommended that the Province provide capital renovation funds for the Extended Youth Shelter Project at 18 Ordnance Street. Finally, it recommended that the Centre for Addiction and Mental Health develop a harm reduction program to serve youth with substance addictions.
 - Train shelter staff to properly deal with clients with incest and child and youth sexual and physical abuse histories (14).
 - Increase education and training to improve youths' capacities to earn income (29).

- Several studies have indicated that Aboriginal People are grossly over-represented in the homeless population and that special attention must be given to their needs.
 - The 1999 Golden Report (20) made no less than 10 recommendations regarding the Aboriginal homeless population. These include: the establishment of a new Aboriginal shelter and strengthening the existing Council Fire's operations so it can operate year-round; that the federal government carry greater responsibility for funding housing and supports specifically for the Aboriginal homeless population, for example an Urban Multi-Purpose Aboriginal Youth Centre in Toronto; establishing a supportive housing project in suburban Toronto specifically for the Aboriginal population; that the provincial government reinstate the Li'l Beavers/ Eagles prevention program for Aboriginal children and youth; that the proposed City's Facilitator for Action on Homelessness establish an Aboriginal Steering Committee; establishing a provincially-funded Aboriginal detox centre; establishing a rural healing lodge near Toronto; developing a training, job opportunities, and transitional program specifically for Aboriginal youth; and expanding self-help programs for Aboriginals such as the Biindgd Breakfast Club.
 - The 1999 Golden Report (20) identified several unique challenges that at-risk and homeless immigrants and refugees face. To address these challenges, the report recommended that refugee claimants should be able to access settlement services that include help in finding housing; that the federal government fund the capital costs for a new shelter for refugees and that the provincial and municipal governments split the operating costs on an 80:20 basis; that the federal and provincial governments increase their share of the financial responsibility for refugee claimants arriving in Toronto; and that the federal government make emergency shelter for refugees arrangements with municipalities outside Toronto to ease the pressure on Toronto's hostel system. Recommendations to meet the special needs of newcomers to Toronto were made as far back as 1918 (1).
 - The City's 2004 *Homeless Older Adults Research Project* (40) report made several recommendations to address service and needs gaps for older adults. These include: establishing a coalition of health and social service providers to address the concerns identified by the report; that case management workers for older homeless adults are needed; and that older homeless adults require additional supportive housing that include palliative care, long-term care, and harm reduction programs.
- Recommendations Addressing Discrimination against Homeless People**
- Several reports, in particular those that emphasize the voices of homeless people themselves, addressed the systemic discrimination that homeless people face daily (13, 14, 19, 20, 22, 26, 28, 29, 33, 39, 42). Whether from landlords, service providers, police, the general public, and others, homeless people's circumstances are made worse by prejudicial treatment. Here are some recommendations made over the last few decades to address these issues:
- The *Street Health Report* of 1992 recommended that the Police Services Board direct the Chief of Police to address discrimination and violence toward homeless people from police officers.
 - Training housing workers to help address issues of discrimination against their clients (20).
 - Discontinuing the practice of barring homeless people with substance addictions from shelters and drop-ins (13, 19, 22, 26, 28).
 - Ensuring that service providers treat their clients in a respectful, sensitive, and non-judgmental manner (42).
- *Although similar in intent and function, a shelter allowance, the social assistance shelter allowance component, and a rent supplement are different initiatives. A shelter allowance is a benefit paid directly to low-income tenants to help them afford their rents. A rent supplement is similar to a shelter allowance, but is paid directly to landlords. In practice, these two terms are often used interchangeably. Finally, the social assistance shelter allowance component is that part of social assistance benefits designated for shelter costs.

APPENDIX 3 – WARD-BY-WARD HOUSING AND RELATED DATA

Central Toronto: Wards 20, 27, and 28

Please see the notes on data sources at the end of this appendix.



Ward 20 Trinity-Spadina

- Completed affordable housing since 2001: 343
- Affordable housing units under development: 0
 - Total completed/proposed: 343
- Shelter beds: 559
- Low-income population: 13,795
 - Percentage of ward population: 27.8%
- Households with incomes under \$20,000: 5,945
 - Percentage of ward population: 23.6%

Note: The percentage of low-income people is well above the Toronto average.

Ward 27 Toronto Centre-Rosedale

- Completed affordable housing since 2001: 16
- Affordable housing units under development: 510
 - Total completed / proposed: 526
- Shelter beds: 970
- Low-income population: 12,685
 - Percentage of ward population: 21.1%
- Households with incomes under \$20,000: 7,225
 - Percentage of ward population: 20.9%

Note: Despite the wealthy Rosedale neighbourhood, this ward has a large low-income population.

Ward 28 Toronto-Centre Rosedale

- Completed affordable housing since 2001: 127
- Affordable housing units under development: 740
 - Total completed / proposed: 867
- Shelter beds: 785
- Low-income population: 24,035
 - Percentage of ward population: 41.3%
- Households with incomes under \$20,000: 9,030
 - Percentage of ward population: 31.6%

Note: This ward has the biggest number of low-income people, and the highest percentage. High-poverty areas include Regent Park, St. James Town and Moss Park

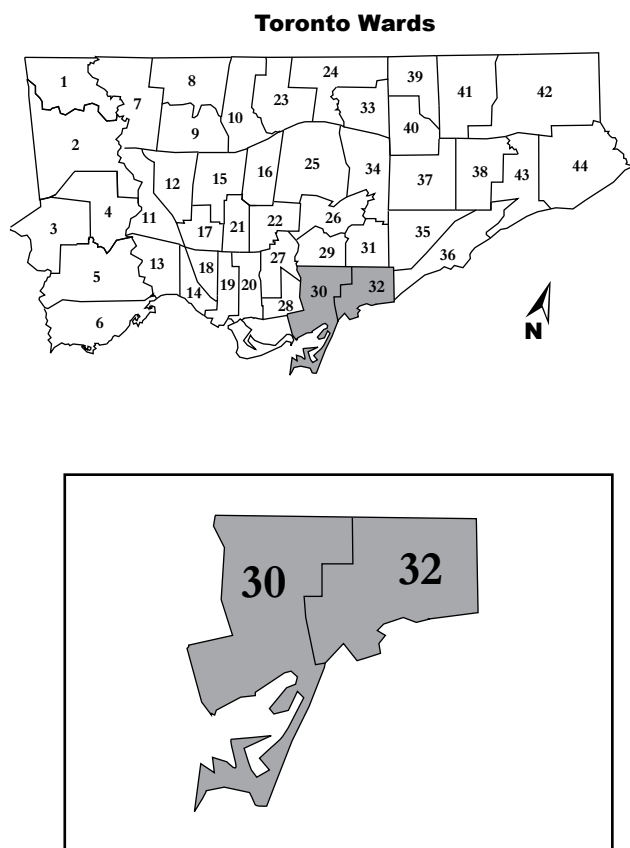
Rental housing – Wards 20, 27 and 28

- Rental vacancy rate: 2.6%
- Average market rent: \$1,427
- Total number of vacant units: 678

Note: These three wards include the poorest – and among the richest – neighbourhoods in Toronto. The average market rent is the highest in Toronto (and Canada). Despite the high rents, the rental vacancy rate is well below the Toronto average.

East Toronto: Wards 30 and 32

Please see the notes on data sources at the end of this appendix.



Ward 30 Toronto-Danforth

- Completed affordable housing since 2001: 55
- Affordable housing units under development: 25
 - Total completed / proposed: 80
- Shelter beds: 175
- Low-income population: 13,705
 - Percentage of ward population: 25.6%
- Households with incomes under \$20,000: 4,300
 - Percentage of ward population: 19.9%

Note: The percentage of low-income people is above the Toronto average.

Ward 32 Beaches-East York

- Completed affordable housing since 2001: 93
- Affordable housing units under development: 8
 - Total completed / proposed: 101
- Shelter beds: 0
- Low-income population: 10,260
 - Percentage of ward population: 18.5%
- Households with incomes under \$20,000: 4,335
 - Percentage of ward population: 17.8%

Note: With no shelter beds, households that become homeless are forced out of the neighbourhood.

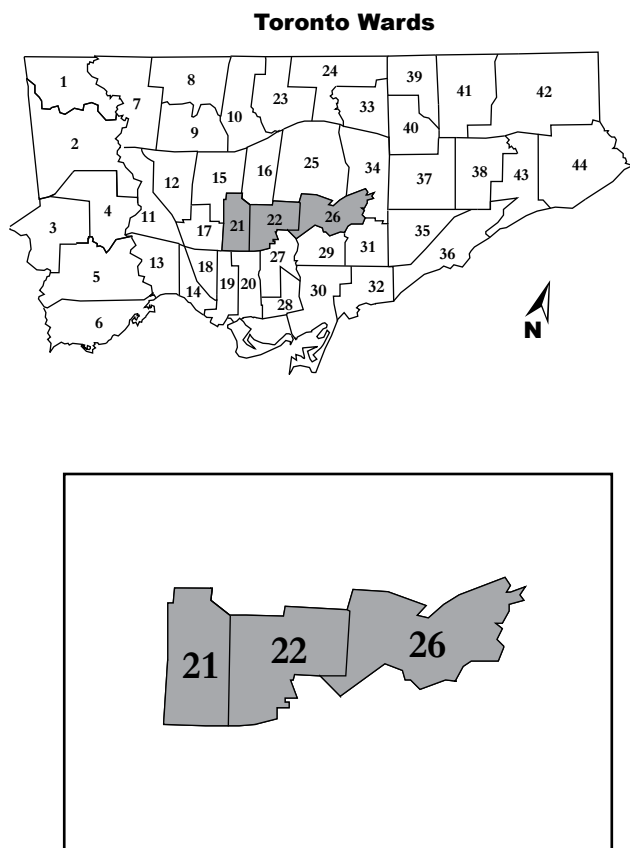
Rental housing – Wards 30 and 32

- Rental vacancy rate: 2.6%
- Average market rent: \$1,058
- Total number of vacant units: 243

Note: The vacancy rate in this neighbourhood is well below the TO average, and the total number of vacant units is extremely low, which gives tenants few options.

North Toronto: Wards 21, 22 and 26

Please see the notes on data sources at the end of this appendix.



Rental housing – Wards 21, 22 and 26

- Rental vacancy rate: 2.0%
- Average market rent: \$1,318
- Total number of vacant units: 643

Note: North Toronto has very low vacancy rates, high rents and almost no new affordable housing – a “perfect storm” for an affordable housing crisis in this district.

Ward 21 St. Paul's

- Completed affordable housing since 2001: 8
- Affordable housing units under development: 26
 - Total completed / proposed: 34
- Shelter beds: 165
- Low-income population: 8,390
 - Percentage of ward population: 17.3%
- Households with incomes under \$20,000: 3,735
 - Percentage of ward population: 16.9%

Note: Very few new affordable homes, despite a huge need.

Ward 22 St. Paul's

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 55
- Low-income population: 6,749
 - Percentage of ward population: 11.6%
- Households with incomes under \$20,000: 3,940
 - Percentage of ward population: 12.2%

Note: No new affordable housing, despite a huge need.

Ward 26 Don Valley West

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 16,850
 - Percentage of ward population: 27.7%
- Households with incomes under \$20,000: 4,250
 - Percentage of ward population: 17.9%

Note: A large low-income population (well above the TO average), but no new affordable homes and not even any temporary shelter beds.



West Toronto: Wards 13, 14, 18 and 19

Please see the notes on data sources at the end of this appendix.



Rental housing – Wards 13, 14, 18 and 19

- Rental vacancy rate: 3.6%
- Average market rent: \$1,085
- Total number of vacant units: 1,051

Note: Rents in West Toronto increased by 3% - faster than the rate of inflation – despite a rental vacancy rate that is close to the average for Toronto. The large number of vacant units hasn't led to much-needed rent cuts in these poor neighbourhoods.

Ward 13 Parkdale-High Park

- Completed affordable housing since 2001: 3
- Affordable housing units under development: 0
 - Total completed / proposed: 3
- Shelter beds: 0
- Low-income population: 8,295
 - Percentage of ward population: 16.2%
- Households with incomes under \$20,000: 3,310
 - Percentage of ward population: 14.5%

Note: Not only are there no beds for local residents who become homeless, but there's little chance that they can find a new affordable home.

Ward 14 Parkdale-High Park

- Completed affordable housing since 2001: 9
- Affordable housing units under development: 21
 - Total completed / proposed: 30
- Shelter beds: 77
- Low-income population: 16,120
 - Percentage of ward population: 29.7%
- Households with incomes under \$20,000: 6,965
 - Percentage of ward population: 27.5%

Note: Almost one-in-three residents living below the poverty line – this is an extremely poor ward, but there has been little new affordable housing.

Ward 18 Davenport

- Completed affordable housing since 2001: 20
- Affordable housing units under development: 0
 - Total completed / proposed: 20
- Shelter beds: 81
- Low-income population: 12,595
 - Percentage of ward population: 25.7%
- Households with incomes under \$20,000: 4,145
 - Percentage of ward population: 23.3%

Note: One-in-four people in this ward live below the poverty line, but very little new affordable housing has been built – and none is under development.

Ward 19 Trinity-Spadina

- Completed affordable housing since 2001: 45
- Affordable housing units under development: 57
 - Total completed / proposed: 102
- Shelter beds: 299
- Low-income population: 10,580
 - Percentage of ward population: 21.1%
- Households with incomes under \$20,000: 3,460
 - Percentage of ward population: 17%

Note: The new and proposed affordable housing will be extremely welcome for the one-in-five people living below the poverty line.

South Etobicoke: Wards 5 and 6

Please see the notes on data sources at the end of this appendix.



Ward 5 Etobicoke-Lakeshore

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 8,740
 - Percentage of ward population: 15.7%
- Households with incomes under \$20,000: 3,305
 - Percentage of ward population: 14.5%

Note: Anyone who becomes homeless in this ward will be forced to move elsewhere for temporary shelter – and permanent affordable housing.

Ward 6 Etobicoke-Lakeshore

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 36
- Low-income population: 10,585
 - Percentage of ward population: 18.5%
- Households with incomes under \$20,000: 4,700
 - Percentage of ward population: 18.6%

Note: Almost one-in-five people in this ward live below the poverty line, yet no new affordable housing has been built – and none is under development.

Rental housing – Wards 5 and 6

- Rental vacancy rate: 4.1%
- Average market rent: \$925
- Total number of vacant units: 489

Note: The only break for low-income households in South Etobicoke is the average market rent (which is below the Toronto average), but there are few available vacant units.

Central Etobicoke: Wards 3 and 4

Please see the notes on data sources at the end of this appendix.



Ward 3 Etobicoke Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 6,430
 - Percentage of ward population: 12.6%
- Households with incomes under \$20,000: 1,985
 - Percentage of ward population: 10.3%

Note: This ward has fewer low-income households than other parts of TO, but the thousands below the poverty line will find no shelter or affordable housing.

Ward 4 Etobicoke Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 7,725
 - Percentage of ward population: 14.4%
- Households with incomes under \$20,000: 2,555
 - Percentage of ward population: 12.5%

Note: One-in-eight households have extremely low incomes in this ward, but there are no solutions (temporary shelter or affordable housing) here.

Rental housing – Wards 3 and 4

- Rental vacancy rate: 3.5%
- Average market rent: \$1,072
- Total number of vacant units: 586

Note: Few available units – and those that are available have an average rent that requires an annual income of almost \$43,000. About one-third of the households in these wards earn less than that, so cannot even afford the average market rent.

North Etobicoke: Wards 1 and 2

Please see the notes on data sources at the end of this appendix.



Ward 1 Etobicoke North

- Completed affordable housing since 2001: 58
 - Affordable housing units under development: 32
 - Total completed / proposed: 90
 - Shelter beds: 30
 - Low-income population: 17,410
 - Percentage of ward population: 27.8%
 - Households with incomes under \$20,000: 3,520
 - Percentage of ward population: 19.5%
- Note: A ward with an average income well below the TO average, this is an area in desperate need of new affordable homes.

Ward 2 Etobicoke North

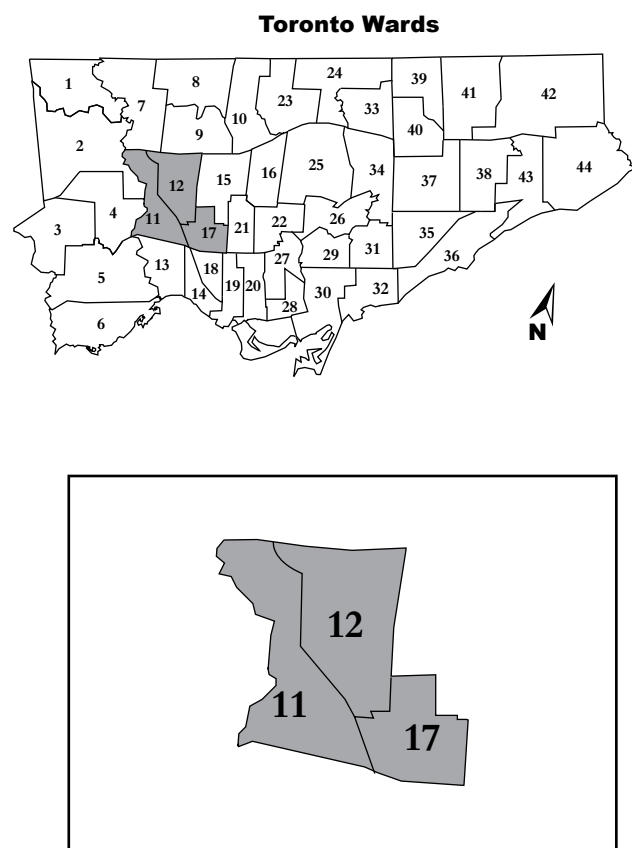
- Completed affordable housing since 2001: 0
 - Affordable housing units under development: 68
 - Total completed / proposed: 68
 - Shelter beds: 0
 - Low-income population: 12,285
 - Percentage of ward population: 22.7%
 - Households with incomes under \$20,000: 2,970
 - Percentage of ward population: 16.3%
- Note: No shelter beds and little new affordable housing – low-income people are forced to move out of this neighbourhood.

Rental housing – Wards 1 and 2

- Rental vacancy rate: 3.1%
 - Average market rent: \$943
 - Total number of vacant units: 172
- Note: The average market rent is below the TO average in this neighbourhood – but good luck in finding a vacant place. The total number of vacant units is extremely low.

York Plus: Wards 11, 12 and 17

Please see the notes on data sources at the end of this appendix.



Rental housing – Wards 11, 12 and 17

- Rental vacancy rate: 2.7%
- Average market rent: \$955
- Total number of vacant units: 746

Note: The average market rents in this district are below the TO average, but a renter household still needs an annual income of \$38,000 to afford the rents in these wards. More than one-third of the households in this district earn less than that amount annually.

Ward 11 York South Weston

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 264
 - Total completed / proposed: 264
- Shelter beds: 0
- Low-income population: 16,880
 - Percentage of ward population: 28.2%
- Households with incomes under \$20,000: 5,865
 - Percentage of ward population: 25.9%

Note: With more than one-in-four households forced to live on extremely low incomes, this is a ward with a desperate need for more affordable housing.

Ward 12 York South Weston

- Completed affordable housing since 2001: 30
- Affordable housing units under development: 184
 - Total completed / proposed: 214
- Shelter beds: 0
- Low-income population: 16,150
 - Percentage of ward population: 30.2%
- Households with incomes under \$20,000: 4,715
 - Percentage of ward population: 25.1%

Note: Almost one-third of the people in this ward are living below the poverty line.

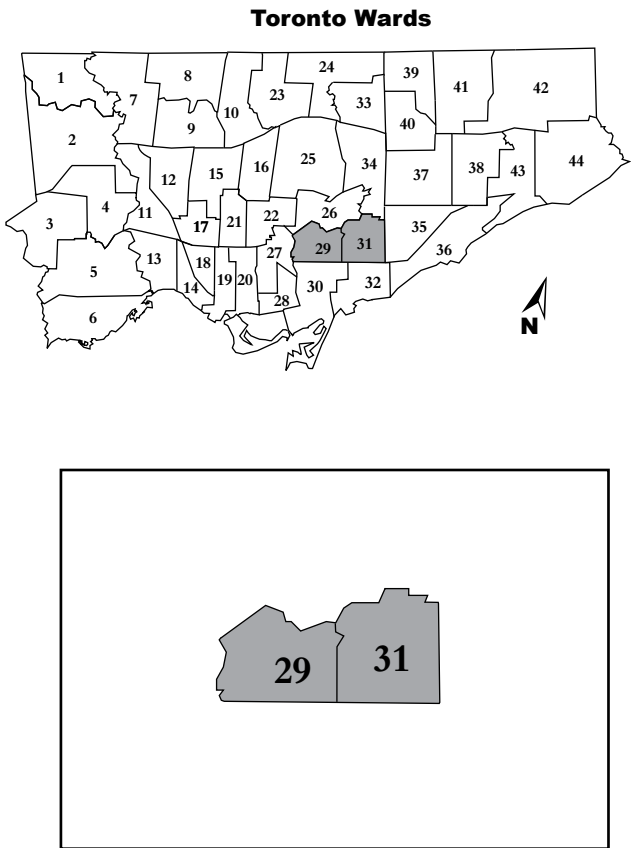
Ward 17 Davenport

- Completed affordable housing since 2001: 1
- Affordable housing units under development: 0
 - Total completed / proposed: 1
- Shelter beds: 115
- Low-income population: 11,860
 - Percentage of ward population: 22%
- Households with incomes under \$20,000: 3,555
 - Percentage of ward population: 19.5%

Note: With more than one-in-five people in this ward living below the poverty line, the number of new affordable homes is desperately low.

East York: Wards 29 and 31

Please see the notes on data sources at the end of this appendix.



Ward 29 Toronto-Danforth

- Completed affordable housing since 2001: 32
- Affordable housing units under development: 0
 - Total completed / proposed: 32
- Shelter beds: 33
- Low-income population: 8,950
 - Percentage of ward population: 19.3%
- Households with incomes under \$20,000: 3,540
 - Percentage of ward population: 17.9%

Note: One-in-five people in this ward live below the poverty line, but little new affordable housing has been developed in recent years.

Ward 31 Beaches-East York

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 73
 - Total completed / proposed: 73
- Shelter beds: 120
- Low-income population: 13,455
 - Percentage of ward population: 23.9%
- Households with incomes under \$20,000: 4,435
 - Percentage of ward population: 19.8%

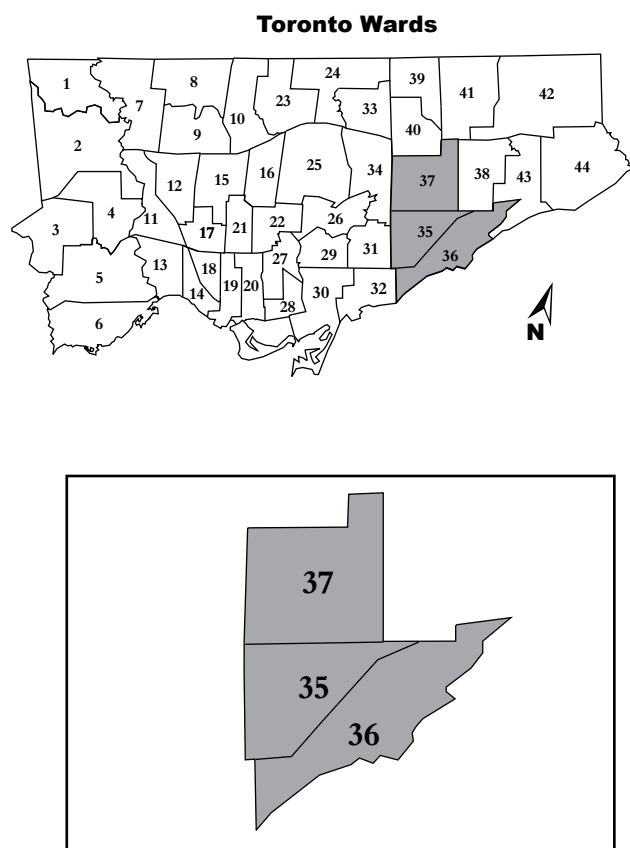
Note: The percentage of low-income people in this ward is above the Toronto average – which signals a great need for truly affordable housing.

Rental housing – Wards 29 and 31

- Rental vacancy rate: 4.6%
 - Average market rent: \$1,068
 - Total number of vacant units: 931
- Note: With a rental vacancy rate in this district higher than the Toronto average, liberal economic theory suggests that rents should go down. In fact, over the past year rents actually increased in this neighbourhood.

Central Scarborough: Wards 35, 36 and 37

Please see the notes on data sources at the end of this appendix.



Ward 35 Scarborough Southwest

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 116
- Low-income population: 17,185
 - Percentage of ward population: 29.7%
- Households with incomes under \$20,000: 5,280
 - Percentage of ward population: 14.9%

Note: Almost one-in-three people living below the poverty line – so where's the new affordable housing they so desperately need?

Ward 36 Scarborough Southwest

- Completed affordable housing since 2001: 33
- Affordable housing units under development: 0
 - Total completed / proposed: 33
- Shelter beds: 91
- Low-income population: 12,160
 - Percentage of ward population: 22.4%
- Households with incomes under \$20,000: 3,875
 - Percentage of ward population: 18.6%

Note: Almost one-third of those shelter beds (31) are in motel rooms, where many homeless families are forced to stay.

Ward 37 Scarborough Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 235
- Low-income population: 13,085
 - Percentage of ward population: 20.9%
- Households with incomes under \$20,000: 3,190
 - Percentage of ward population: 14.3%

Note: Not a single unit of new affordable housing built since 2001 – and not a single unit of new affordable housing is on the development horizon.

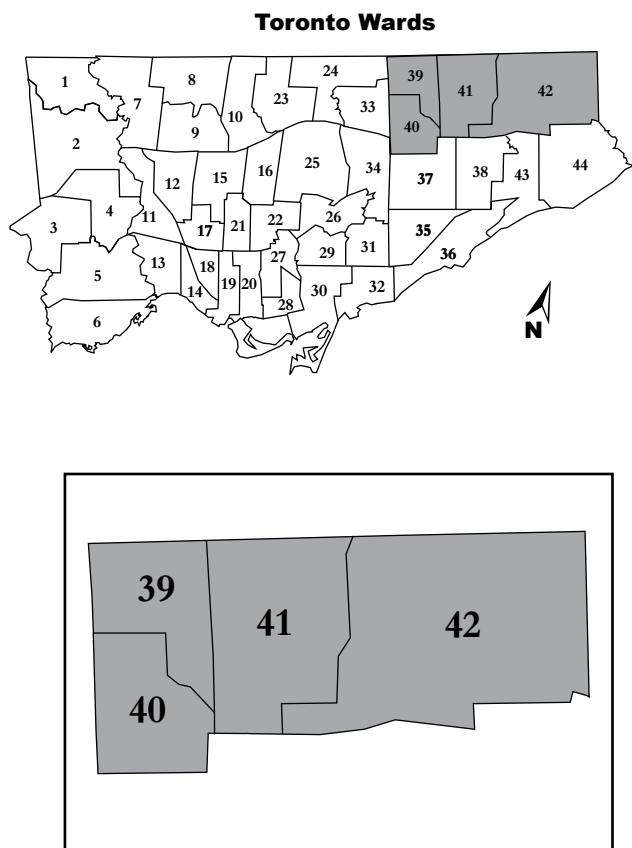
Rental housing – Wards 35, 36 and 37

- Rental vacancy rate: 4.3%
- Average market rent: \$922
- Total number of vacant units: 639

Note: The average rent in this district is much lower than the Toronto average, but a renter household still needs an annual income of \$37,000 to afford that rent. More than one-third of the households in these wards are priced out of the average market rent – and the number climbs to almost one-half of all households in Ward 35.

North Scarborough: Wards 39, 40, 41 and 42

Please see the notes on data sources at the end of this appendix.



Rental housing – Wards 39, 40, 41 and 42

- Rental vacancy rate: 3.8%
- Average market rent: \$1,034
- Total number of vacant units: 229

Note: Overall the rental vacancy rate in north Scarborough fell by almost 20% from 2004 to 2005. There are relatively few vacant units in the entire district – which underlines the urgent need for new supply.

Ward 39 Scarborough-Agincourt

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 12,570
 - Percentage of ward population: 23%
- Households with incomes under \$20,000: 2,320
 - Percentage of ward population: 14.1%

Note: Zero new affordable housing, zero units under development and zero shelter beds – this ward has nothing to offer those living below the poverty line.

Ward 40 Scarborough-Agincourt

- Completed affordable housing since 2001: 51
 - Affordable housing units under development: 0
 - Total completed / proposed: 51
 - Shelter beds: 0
 - Low-income population: 14,795
 - Percentage of ward population: 25.1%
 - Households with incomes under \$20,000: 3,980
 - Percentage of ward population: 18.8%
- Note: With one-in-four people in this ward living below the poverty line, the few new affordable homes are providing little relief.

Ward 41 Scarborough-Rouge River

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 13,285
 - Percentage of ward population: 20%
- Households with incomes under \$20,000: 2,205
 - Percentage of ward population: 12%

Note: One-in-five households in this riding are living below the poverty line, but they won't find any shelter beds or new affordable housing here.

Ward 42 Scarborough-Rouge River

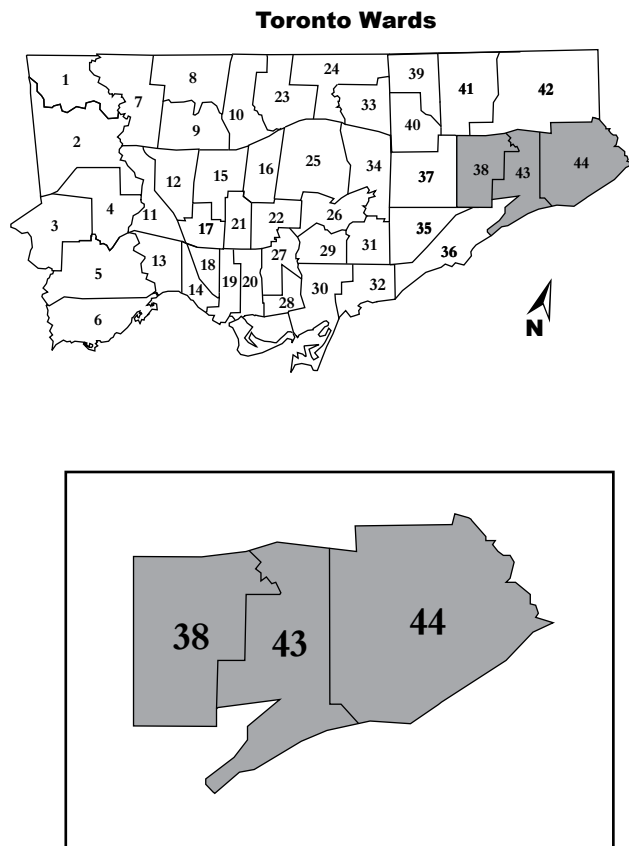
- Completed affordable housing since 2001: 92
- Affordable housing units under development: 0
 - Total completed / proposed: 92
- Shelter beds: 0
- Low-income population: 11,535
 - Percentage of ward population: 19.4%
- Households with incomes under \$20,000: 1,930
 - Percentage of ward population: 11.8%

Note: The small number of new affordable homes only looks good in comparison to the dismal record in the rest of north Scarborough.



East Scarborough: Wards 38, 43 and 44

Please see the notes on data sources at the end of this appendix.



Ward 38 Scarborough Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 14,775
 - Percentage of ward population: 25.1%
- Households with incomes under \$20,000: 3,995
 - Percentage of ward population: 19.6%

Note: One-in-four households in this riding are living below the poverty line, but they won't find any shelter beds or new affordable housing here.

Ward 43 Scarborough East

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 30
 - Total completed / proposed: 30
- Shelter beds: 150
- Low-income population: 15,445
 - Percentage of ward population: 27.7%
- Households with incomes under \$20,000: 4,405
 - Percentage of ward population: 23%

Note: This riding has a very high number of people living in poverty, but very little new affordable housing for them.

Ward 44 Scarborough Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 60
 - Total completed / proposed: 60
- Shelter beds: 79
- Low-income population: 6,750
 - Percentage of ward population: 11.6%
- Households with incomes under \$20,000: 1,710
 - Percentage of ward population: 9.3%

Note: All the shelter beds in this ward are in motels – cramped accommodation for families who are homeless.

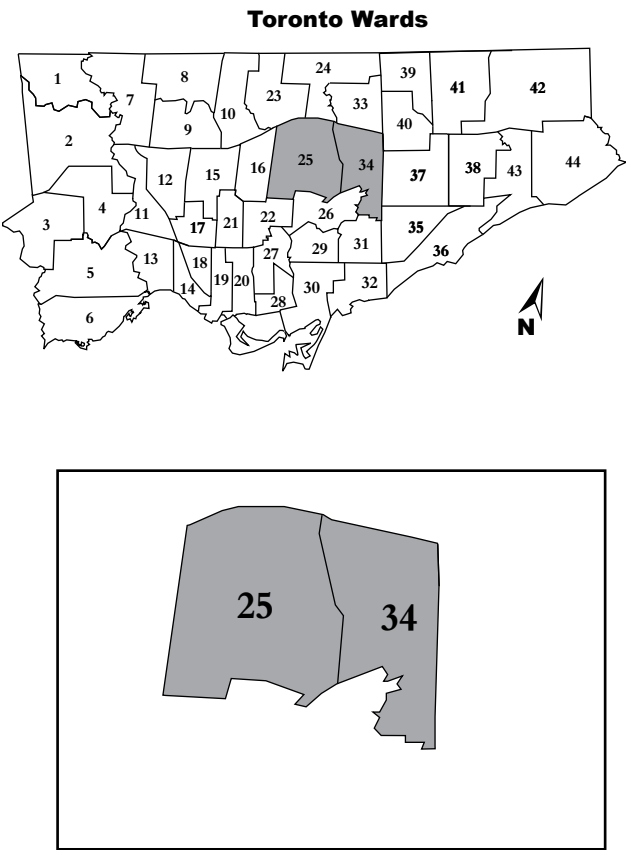
Rental housing – Wards 38, 43 and 44

- Rental vacancy rate: 5.9%
- Average market rent: \$909
- Total number of vacant units: 648

Note: East Scarborough has the lowest average rents of any district in Toronto. Relatively speaking, that's good news for local renters. But a renter household still needs an annual income of \$36,000 – which is out of the reach of more than one-quarter of the households (and even more in the relatively poorer wards 38 and 43).

Southeast North York: Wards 25 and 34

Please see the notes on data sources at the end of this appendix.



Ward 25 Don Valley West

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 4,935
 - Percentage of ward population: 9.1%
- Households with incomes under \$20,000: 1,965
 - Percentage of ward population: 9.1%

Note: This ward has one of the lowest rates of poverty, but for those with extremely low incomes, there is no hope of affordable housing.

Ward 34 Don Valley East

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 32
- Low-income population: 13,900
 - Percentage of ward population: 24.1%
- Households with incomes under \$20,000: 4,120
 - Percentage of ward population: 18.4%

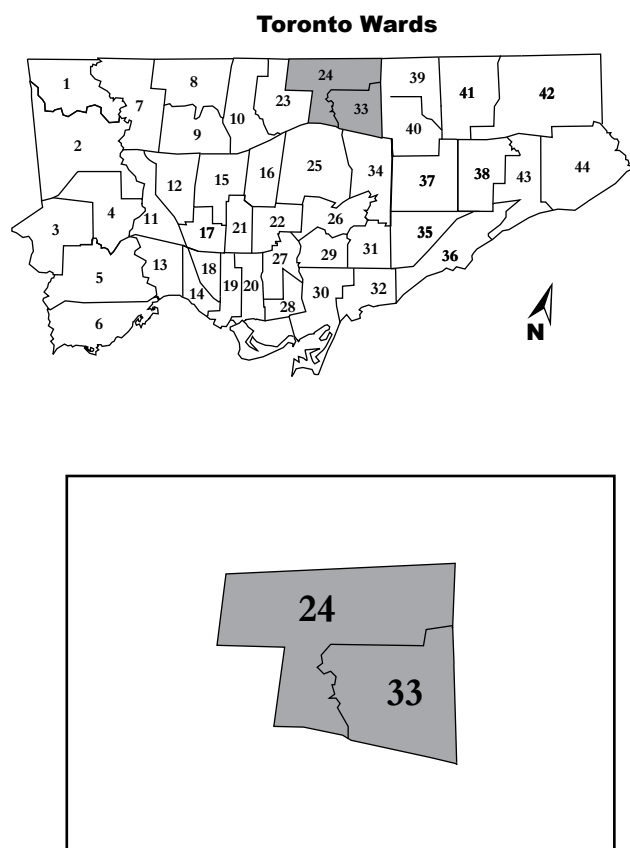
Note: One-in-four households in this riding are living below the poverty line, but they won't find any new affordable housing here.

Rental housing – Wards 25 and 34

- Rental vacancy rate: 3.6%
 - Average market rent: \$1,010
 - Total number of vacant units: 607
- Note: The private rental market doesn't offer much relief for the residents of southeast North York. The average rents are similar to those across Toronto, and the rental vacancy rate is also about the same as the average across the city.

Northeast North York: Wards 24 and 33

Please see the notes on data sources at the end of this appendix.



Ward 24 Willowdale

- Completed affordable housing since 2001: 38
- Affordable housing units under development: 53
 - Total completed / proposed: 91
- Shelter beds: 28
- Low-income population: 10,890
 - Percentage of ward population: 19.7%
- Households with incomes under \$20,000: 3,190
 - Percentage of ward population: 16%

Note: About one-in-six households are living in extreme poverty in this ward – and have an urgent need for new affordable housing.

Ward 33 Don Valley East

- Completed affordable housing since 2001: 232
- Affordable housing units under development: 0
 - Total completed / proposed: 232
- Shelter beds: 0
- Low-income population: 13,745
 - Percentage of ward population: 23.4%
- Households with incomes under \$20,000: 2,975
 - Percentage of ward population: 15%

Note: With almost one-in-four people in this ward living in poverty, there is a continuing need for new affordable housing – and none is being developed.

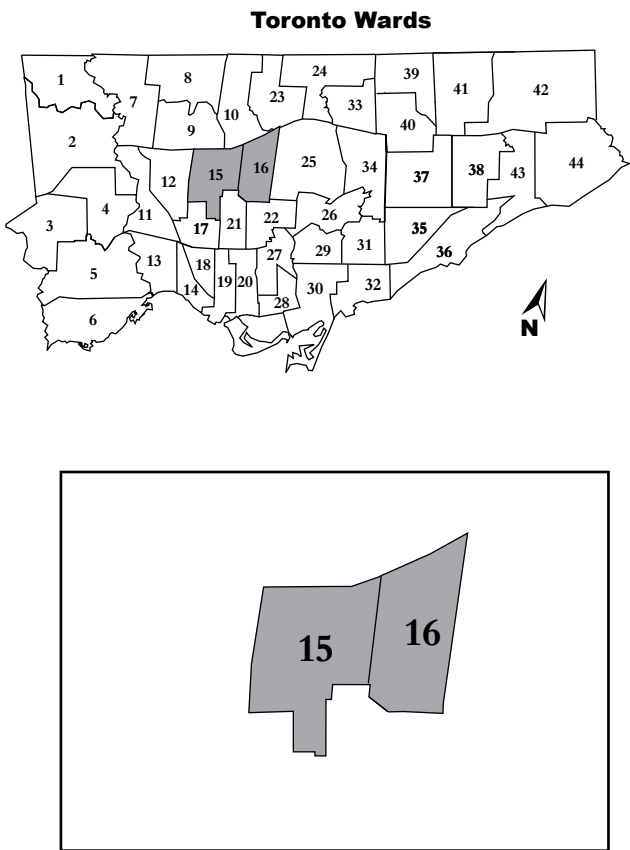
Rental housing – Wards 24 and 33

- Rental vacancy rate: 1.5%
- Average market rent: \$1,168
- Total number of vacant units: 173

Note: A painfully low rental vacancy rate, very high average rents and a tiny number of vacant units – it doesn't get much worse than this for the low-income people living in northeast North York.

Southwest North York: Wards 15 and 16

Please see the notes on data sources at the end of this appendix.



Ward 15 Eglinton-Lawrence

- Completed affordable housing since 2001: 78
- Affordable housing units under development: 0
 - Total completed / proposed: 78
- Shelter beds: 60
- Low-income population: 15,370
 - Percentage of ward population: 26.2%
- Households with incomes under \$20,000: 5,395
 - Percentage of ward population: 23.6%

Note: More than one-quarter of the people are living in poverty in this ward, but there is no new affordable housing on the development horizon.

Ward 16 Eglinton-Lawrence

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 4,400
 - Percentage of ward population: 8.7%
- Households with incomes under \$20,000: 2,115
 - Percentage of ward population: 10%

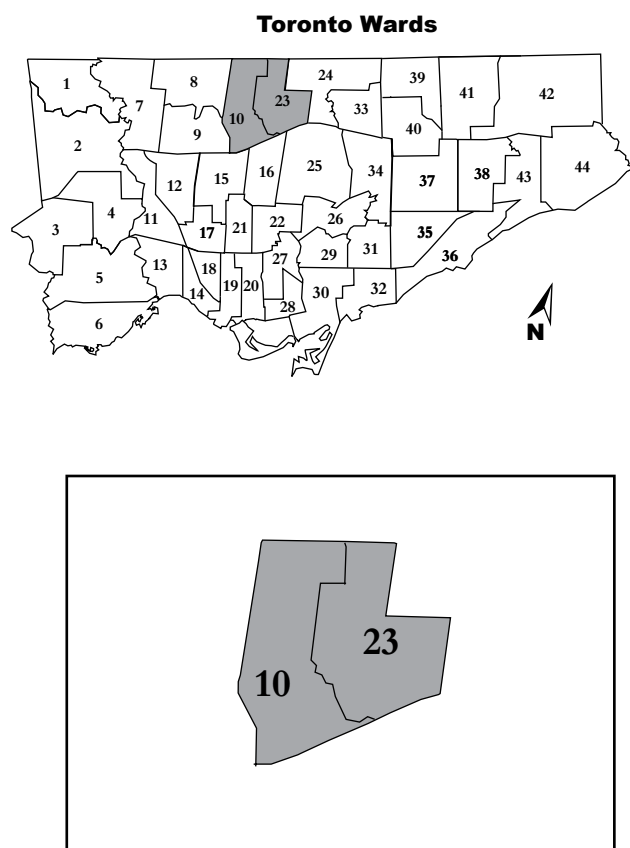
Note: This ward has a poverty rate well under the TO average, but that doesn't provide much comfort to the two thousand extremely poor households.

Rental housing – Wards 15 and 16

- Rental vacancy rate: 5.2%
 - Average market rent: \$980
 - Total number of vacant units: 483
- Note: There aren't many vacant units in southwest North York – and not much chance of new affordable homes since there are no projects on the development horizon.

North-central North York: Wards 10 and 23

Please see the notes on data sources at the end of this appendix.



Ward 10 York Centre

- Completed affordable housing since 2001: 71
- Affordable housing units under development: 0
 - Total completed / proposed: 71
- Shelter beds: 0
- Low-income population: 14,420
 - Percentage of ward population: 24.1%
- Households with incomes under \$20,000: 5,275
 - Percentage of ward population: 22.5%

Note: One-in-four people in this ward are living in poverty, and more than five thousand households are living on extremely low incomes.

Ward 23 Willowdale

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 32
- Low-income population: 14,165
 - Percentage of ward population: 23%
- Households with incomes under \$20,000: 4,425
 - Percentage of ward population: 18.2%

Note: This ward has it all – lots of poverty, lots of poor households and no new affordable housing (now or in the planning stages).

Rental housing – Wards 10 and 23

- Rental vacancy rate: 3.2%
- Average market rent: \$1,065
- Total number of vacant units: 332

Note: There aren't many vacant units in north-central North York – and not much hope of new affordable homes since there are no projects on the development horizon.

Northwest North York: Wards 7, 8 and 9

Please see the notes on data sources at the end of this appendix.



Rental housing – Wards 7, 8 and 9

- Rental vacancy rate: 5.1%
- Average market rent: \$926
- Total number of vacant units: 796

Note: Despite a relatively high vacancy rate, rents in this district went up last year. The average market rents in this area are lower than the Toronto average, but the three thousand-plus households with annual incomes of less than \$20,000 would have to spend more than half their annual income on rent alone – just to get to the average.

Ward 7 York West

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 48
 - Total completed / proposed: 48
- Shelter beds: 0
- Low-income population: 14,355
 - Percentage of ward population: 28.1%
- Households with incomes under \$20,000: 3,115
 - Percentage of ward population: 19.9%

Note: Almost one-third of the people in this ward are living in poverty, yet there are no shelter beds and almost no new affordable housing.

Ward 8 York West

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 0
 - Total completed / proposed: 0
- Shelter beds: 0
- Low-income population: 19,525
 - Percentage of ward population: 37.7%
- Households with incomes under \$20,000: 4,730
 - Percentage of ward population: 18.1%

Note: An extremely bad set of numbers – lots of poverty, lots of poor households, zero new housing and zero shelter beds.

Ward 9 York Centre

- Completed affordable housing since 2001: 0
- Affordable housing units under development: 27
 - Total completed / proposed: 27
- Shelter beds: 28
- Low-income population: 10,755
 - Percentage of ward population: 23.1%
- Households with incomes under \$20,000: 3,185
 - Percentage of ward population: 19.8%

Note: Where do the one-in-five households with extremely low incomes go in this ward to find an affordable home?

Some data sources and notes:

- housing and shelter numbers are from Status of Affordable Housing and Shelter Initiatives, City of Toronto, June 2006.
- Affordable housing is defined in Toronto's official plan as housing at or below the average market rent in the private sector as reported by Canada Mortgage and Housing Corporation
- Affordable homeownership is defined as housing where the monthly financing and property costs is equal to or less than the average market rents from CMHC
- Rental market numbers (rental vacancies, average market rents, total vacant units) are from Canada Mortgage and Housing Corporation, 2005 Rental Market Survey, Toronto
- Vacancies and average rents are for a typical, two-bedroom apartment; total vacant units measures all units in the primary private rental universe
- the boundaries of the zones used by CMHC do not correspond exactly with the boundaries of municipal wards, but the districts are close enough to allow for meaningful analysis

Family size

1
2
3
4
5
6
7+

Household income

\$18,371
\$22,964
\$28,560
\$34,572
\$38,646
\$42,719
\$46,793

- low-income households are determined using Statistics Canada's Low Income Cut Offs (LICO) from the 2001 Census of Canada
- LICOs are based on family size and are as follows:

APPENDIX 4 – THE INTERNATIONAL RIGHT TO ADEQUATE HOUSING

Article 25 of Universal Declaration of Human Rights

(adopted by United Nations General Assembly, 1948) and International Covenant on Economic, Social and Cultural Rights (adopted by United Nations General Assembly, 1966)

11.1: The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.

Vancouver Declaration on Human Settlements

Adopted by United Nations Conference on Human Settlements (1976)

Section I (8) and Chapter II (A.3):

Adequate shelter and services are a basic human right which places an obligation on governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged through guided programmes of self-help and community action. Governments should endeavour to remove all impediments hindering attainment of these goals. Of special importance is the elimination of social and racial segregation, inter alia, through the creation of better balanced communities, which blend different social groups, occupations, housing and amenities.

Convention on Elimination of All Forms of Discrimination Against Women

United Nations General Assembly resolution 34/180 (18 December 1979)

Article 14.2:

States Parties shall take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit

from rural development and, in particular, shall ensure to such women the right: . . . (h) To enjoy adequate living conditions, particularly in relation to housing, sanitation, electricity and water supply, transport and communications.

Declaration on the Right to Development

United Nations General Assembly resolution 41/128 (4 December 1986) / Article 8.1:

States should undertake, at the national level, all necessary measures for the realization of the right to development and shall ensure, inter-alia, equality of opportunity for all in their access to basic resources, education, health services, food, housing, employment and the fair distribution of income. Effective measures should be undertaken to ensure that women have an active role in the development process. Appropriate economic and social reforms should be carried out with a view to eradicating all social injustices.

The realization of the right to adequate housing

United Nations Commission on Human Rights (10 March 1987)

The Commission on Human Rights reiterates the need to take appropriate measures, at the national and international levels, for promoting the right of all persons to an adequate standard of living for themselves and their families, including adequate housing.

The realization of the right to adequate housing

United Nations Economic and Social Council (29 May 1987)

Recognizing that the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights provide that all persons have the right to an adequate standard of living for themselves and their families, including adequate housing, and that States should take appropriate steps to ensure the realization of that right.

The realization of the right to adequate housing

United Nations' General Assembly (December 1987)

The General Assembly reiterates the need to take, at the national and international levels, measures

to promote the right of all persons to an adequate standard of living for themselves and their families, including adequate housing; and calls upon all States and international organizations concerned to pay special attention to the realization of the right to adequate housing in carrying out measures to develop national shelter strategies and settlement improvement programmes within the framework of the Global Strategy for Shelter to the Year 2000.

Convention on the Rights of the Child

United Nations' General Assembly (20 November 1989) / Article 27.3:

States Parties, in accordance with national conditions and within their means, shall take appropriate measures to assist parents and others responsible for the child to implement this right and shall in case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing.

International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families

United Nations' General Assembly (16 December 1990) / Article 43.1:

Migrant workers shall enjoy equality of treatment with nationals of the State of employment in relation to: . . . (d) Access to housing, including social housing schemes, and protection against exploitation in respect of rents.

Promoting realization of right to adequate housing

United Nations' Human Rights Commission, Sub-Commission on Prevention of Discrimination and Protection of Minorities (29 August 1991):

The Sub-Commission urges all States to pursue effective policies and adopt legislation aimed at ensuring the realization of the right to adequate housing of the entire population, concentrating on those currently homeless or inadequately housed.

The right to adequate housing

United Nations' High Commissioner for Human Rights / General comment 4 (1991)

1. Pursuant to article 11 (1) of the Covenant, States parties "recognize the right of everyone

to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions". The human right to adequate housing, which is thus derived from the right to an adequate standard of living, is of central importance for the enjoyment of all economic, social and cultural rights.

4. Despite the fact that the international community has frequently reaffirmed the importance of full respect for the right to adequate housing, there remains a disturbingly large gap between the standards set in article 11 (1) of the Covenant and the situation prevailing in many parts of the world. While the problems are often particularly acute in some developing countries which confront major resource and other constraints, the Committee observes that significant problems of homelessness and inadequate housing also exist in some of the most economically developed societies. The United Nations estimates that there are over 100 million persons homeless worldwide and over 1 billion inadequately housed. There is no indication that this number is decreasing. It seems clear that no State party is free of significant problems of one kind or another in relation to the right to housing.

Forced evictions

United Nations' Commission on Human Rights (10 March 1993)

The Commission on Human Rights . . . affirms that the practice of forced evictions constitutes a gross violation of human rights, in particular the right to adequate housing; . . . urges governments to undertake immediate measures, at all levels, aimed at eliminating the practice of forced evictions . . . to confer legal security of tenure on all persons currently threatened with forced evictions; . . . recommends that all Governments provide immediate restitution, compensation and/or appropriate and sufficient alternative accommodation or land . . . to persons or communities that have been forcibly evicted;

The human right to adequate housing

*United Nations' Commission on Human Settlements
(5 May 1993)*

The Commission on Human Settlements urges all States to cease any practices which could or do result in the infringements of the human right to adequate housing, in particular the practice of forced, mass evictions and any form of racial or other discrimination in the housing sphere; Invites all States to repeal, reform or amend any existing legislation, policies, programmes or projects which in any manner negatively affect the realization of the right to adequate housing; Urges all States to comply with existing international agreements concerning the right to adequate housing...

Habitat Agenda

Adopted by 171 countries at Habitat II – United Nations' Conference on Housing and Human Settlements (Istanbul - 1996)

1.3 ...a large segment of the world's population lacks shelter and sanitation, particularly in developing countries. We recognize that access to safe and healthy shelter and basic services is essential to a person's physical, psychological, social and economic well-being and should be a fundamental part of our urgent actions for the more than one billion people without decent living conditions. Our objective is to achieve adequate shelter for all, especially the deprived urban and rural poor, through an enabling approach to the development and improvement of shelter that is environmentally sound.

39. We reaffirm our commitment to the full and progressive realization of the right to adequate housing... We recognize an obligation by Governments to enable people to obtain shelter and to protect and improve dwellings and neighbourhoods. We commit ourselves to the goal of improving living and working conditions on an equitable and sustainable basis, so that everyone will have adequate shelter that is healthy, safe, secure, accessible and affordable and that includes basic services, facilities and amenities, and will enjoy freedom from discrimination in housing and legal security of tenure.

Istanbul Declaration

(re-affirmation of the Habitat Agenda – Istanbul, 1996)

1. We, the Heads of State or Government and the official delegations of countries assembled at the United Nations Conference on Human Settlements (Habitat II) in Istanbul, Turkey from 3 to 14 June 1996, take this opportunity to endorse the universal goals of ensuring adequate shelter for all and making human settlements safer, healthier and more liveable, equitable, sustainable and productive. ... We commit ourselves to the objectives, principles and recommendations contained in the Habitat Agenda and pledge our mutual support for its implementation.

The right to adequate housing: forced evictions

United Nations' High Commissioner for Human Rights / General comment 7 (1997)

4. The practice of forced evictions is widespread and affects persons in both developed and developing countries. Owing to the interrelationship and interdependency which exist among all human rights, forced evictions frequently violate other human rights. Thus, while manifestly breaching the rights enshrined in the Covenant, the practice of forced evictions may also result in violations of civil and political rights, such as the right to life, the right to security of the person, the right to non-interference with privacy, family and home and the right to the peaceful enjoyment of possessions.

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